

SAINTS GLOBAL

ACTIVITY PLAN

FINANCIAL FREEDOM

INTELLECTUAL CORE

Version 2026.1



Companion to the BRC: a series of one-hour activity sessions for use on weekly activity night or at home. Each session declares which requirements it contributes to.

THE CULMINATING EVENT

The four-week tracking run

Between Sessions 3 and 4 each saint tracks every dollar he spends for four weeks against the personal spending plan he wrote in Session 2, interviews one trusted adult about a real financial decision, and executes one intentional action from his plan — a transfer to savings, a tithe paid on time, a wanted purchase he declines, or a lower-cost choice in place of a default one. The four weeks are where the plan stops being a sheet of paper and becomes a habit.

OFF-MEETING — THE SAINT'S NORMAL WEEK OF SPENDING, WITH THE WORKSHEETS AND A TRACKER CARRIED IN HIS WALLET OR ON HIS PHONE

4 SESSIONS IN THIS PLAN

SESSION 1 · INTELLECTUAL CORE

⌚ 60 min target

Stewardship, categories, and the cost of time

Money is a stewardship, and the categories you sort it into decide what it does.

🎯 WALK AWAY WITH

- Can explain stewardship and accountability in his own words from D&C 104:13–18
- Has sorted a real list of his own recent purchases into needs, wants, and future obligations
- Can explain the difference between saving and investing, and why starting earlier beats starting bigger
- Has named one purchase from the sort he had categorized wrong

📦 BRING / SET UP

- Printouts of D&C 104:13–18 (one per saint)
- Each saint's last 30 days of purchases, written or pulled from a banking app on the way in
- Index cards (~12 per saint) and pens
- A printed compound-interest chart: \$100/month at 7%, ages 16, 21, and 26 → 65
- A calculator (one per pair)
- BRC printouts and pens

🕒 THE HOUR

BLOCK 1 · DISCUSSION Opener — Last thing you bought

⌚ 5 min

Go around the room. Each saint names the last thing he spent his own money on and how much it cost. No commentary, no judgment — just the dollar amount and the item. Listen for what counts as money in this room: a snack on the way to school, a game on a phone, a tank of gas. The hour starts from real numbers, not abstract ones.

BLOCK 2 · SCRIPTURE Read the stewardship passage

⌚ 14 min

1. Read D&C 104:13–18 aloud, one verse per saint going around the room.
2. Pause at 'steward over earthly blessings.' Have each saint say in one sentence what stewardship means in plain English — not what it means in a sermon.
3. Ask: if everything you spend is something you'll account for, name one purchase from last week you would defend and one you would not. Keep it short and specific.
4. Have each saint write his own one-sentence definition of accountability on an index card and keep it for the rest of the session.

REQ 1A

SESSION 1 · STEWARDSHIP, CATEGORIES, AND THE COST OF TIME (PAGE 2 OF 2)

☰ THE HOUR — CONTINUED

BLOCK 3 · CREATIVE **Sort the last thirty days**

🕒 18 min

1. Hand each saint twelve index cards. He writes one recent purchase on each card with the dollar amount — actual purchases from his own last month, not hypotheticals.
2. Set out three labels on the table: NEED, WANT, FUTURE OBLIGATION. Define them in plain terms — a need is what you can't reasonably go without this week; a future obligation is something you've promised or will promise (tithing, a saved-up mission contribution, a planned tool); a want is everything else.
3. Each saint sorts his cards into the three piles. Force a placement on every card — no middle pile.
4. Trade piles with one other saint. He moves any card he thinks you placed wrong and tells you why. Trade back and decide whether to keep his move or override it.
5. Each saint names aloud one card he had wrong by his own honest reckoning.

REQ 1B

BLOCK 4 · SKILL PRACTICE **The compound-interest chart**

🕒 18 min

1. Show the printed chart of \$100/month at 7%, started at age 16, age 21, and age 26, run to age 65.
2. Have each saint compute the end value for one of the three starting ages with a calculator — not read it off the chart. The point is the calculation, not the picture.
3. Compare the three numbers aloud. Name the gap between starting at 16 and starting at 26 in real dollars.
4. Walk the same chart from the borrower's side: a credit card balance carried at 22% APR. The same math runs against the saint who borrows instead of saves.
5. Each saint writes one sentence on the back of his accountability card: what time costs me if I wait.

REQ 1C

BLOCK 5 · REFLECTION **Close — One card you had wrong**

🕒 5 min

1. Each saint says aloud the one card from the sort he had wrong, in one sentence — the item, the category he gave it, and the category it really was.
2. Hand back the BRC. Leader initials Step 1 (1a, 1b, 1c) on each saint's sheet.

🗨 AT THE CLOSE · DEBRIEF

1. Which card was hardest to sort, and why did the categories blur?
2. What dollar amount on your compound-interest calculation did you not expect?
3. Which definition is sharper for you now — needs versus wants, or saving versus investing?

☑ Initial 1a, 1b, and 1c on each saint's BRC after this session. Step 1 completes in-session. Save the index cards — they seed the spending plan in Session 2.

SESSION 2 · INTELLECTUAL CORE

⌚ 60 min target

Pick the future expense and write the plan

Write the plan so the tradeoff is named on paper, not discovered in the moment.

🎯 WALK AWAY WITH

- Has named one major future expense, estimated its cost in current dollars from a real source, and dated when it will be needed
- Has a written four-column personal spending plan covering income, saving, giving, and spending — with dollars or percentages, not feelings
- Has named one specific tradeoff the plan asks of him
- Has the worksheet in hand to carry through the four-week tracking run

📦 BRING / SET UP

- Personal Spending Plan worksheets (one per saint — the handout)
- A laptop or phone with internet for one shared cost-lookup
- Calculators (one per pair)
- The index cards from Session 1
- BRC printouts and pens

🕒 THE HOUR

BLOCK 1 · DISCUSSION Opener — A number you wrote down last week

⌚ 5 min

Each saint reports one number from Session 1: the highest-dollar item from his sort, or the end value he computed on the compound-interest chart. Numbers, not stories. The hour writes a plan on real numbers, so the warm-up is hearing them aloud.

BLOCK 2 · CREATIVE Name the future expense

⌚ 18 min

1. Each saint picks one major future expense he is likely to face — education, mission contribution, a first car or transportation, training or tools for a trade, a first apartment.
2. Look up a real current-dollar cost for the chosen expense. Education: in-state tuition + fees for one year at the school the saint would attend. Mission: the current monthly contribution × 24. Car: the listed used-vehicle price in his actual region.
3. Write the cost on the worksheet alongside the year it will be needed. Subtract today's year — that is the number of years he has to fund it.
4. Divide the cost by the months remaining. The result is the monthly savings rate that funds it on time without debt.

REQ 2A

SESSION 2 · PICK THE FUTURE EXPENSE AND WRITE THE PLAN (PAGE 2 OF 2)

THE HOUR — CONTINUED

BLOCK 3 · CREATIVE **Build the spending plan**

⌚ 22 min

1. On the worksheet, write monthly income in real dollars — what the saint actually earns from work, allowance, side jobs, or a combination. If he has no income today, write what he can plausibly earn this summer divided across twelve months.
2. Fill the four columns: SAVING (including the monthly figure from the prior block toward the future expense), GIVING (tithing first; any additional fast or service offerings), SPENDING (everything else — food, gas, clothing, fun, phone), and BUFFER (a small remainder for the surprises every plan needs).
3. Make the columns sum to income, not to a wish. If the future-expense savings rate doesn't fit, two things can move: the future expense's timeline (more months → lower monthly), or the spending category (lower → more for saving).
4. Each saint writes the first category he would cut if his income dropped by half next month, and why that one.
5. Pair up and trade plans. The partner reads the plan back to the saint as if he were going to live by it. Adjust anything the read-back exposes as unrealistic.

REQ 2B

BLOCK 4 · DISCUSSION **Name the tradeoff out loud**

⌚ 10 min

1. Each saint writes one specific tradeoff his plan requires in the commitment box at the bottom of the worksheet — naming the item, the category, and the dollar amount given up. 'Skip one fast-food lunch a week so \$20/month goes to mission savings,' not 'spend less.'
2. Go around the room. Each saint reads his tradeoff aloud as a single sentence.
3. Listen for vagueness. If a tradeoff is abstract ('spend less on stuff'), the leader asks for the dollar amount and the item until the saint can name both.

REQ 2C

BLOCK 5 · REFLECTION **Close — Plan in hand**

⌚ 5 min

1. Each saint folds his worksheet and puts it where he will see it — wallet, phone case, notebook he carries. The worksheet that lives in a binder at home does not work.
2. Leader initials 2a, 2b, and 2c on each saint's BRC.

AT THE CLOSE · DEBRIEF

1. Which column was hardest to put a real number on, and why?
2. What is the dollar amount of the tradeoff you wrote in the commitment box?
3. If your income drops by half next month, which category goes first on your plan?

📝 Initial 2a, 2b, and 2c on each saint's BRC after this session. Note any saint whose tradeoff is still vague; check his worksheet before the four-week tracking run begins after Session 3.

SESSION 3 · INTELLECTUAL CORE

⌚ 60 min target

Borrowing, compounding, and the four-week run

Learn the math of borrowing so the four weeks of tracking land on prepared ground.

🎯 WALK AWAY WITH

- Can explain in his own words what a loan is, how APR drives total cost, and the difference between debit, credit, and charge cards
- Can name one scenario where credit serves and one where it traps, with concrete numbers
- Has computed a compound-interest example with and without contributions and compared an early small saver to a late large one
- Has the trusted adult named and a question list written, the four-week tracker on his phone or in his wallet, and an intentional action chosen for the run

📦 BRING / SET UP

- A printed APR worksheet: \$1,000 balance at 22% APR for 12, 24, and 36 months
- Three card faces to pass around: a debit card, a credit card, a charge card (real or printed images)
- Calculators (one per pair)
- Trusted-Adult Interview & Tracker handouts (one per saint)
- The personal spending plans from Session 2
- BRC printouts and pens

🕒 THE HOUR

BLOCK 1 · DISCUSSION Opener — A loan you've seen up close

⌚ 5 min

Each saint names one loan he has watched at close range — a parent's car loan, a sibling's student loan, a credit-card balance someone in his family carries, a friend's phone-payment plan. Just the name and what it is for. The hour treats borrowing as something the saint will meet, not something abstract.

SESSION 3 · BORROWING, COMPOUNDING, AND THE FOUR-WEEK RUN (PAGE 2 OF 3)

THE HOUR — CONTINUED

BLOCK 2 · SKILL PRACTICE **Borrowing — language and math**

⌚ 20 min

1. Walk the words on a whiteboard or paper: principal (what you borrow), interest (what you pay to borrow), APR (the annual rate that drives total cost), secured (the lender can take a thing if you don't pay) vs. unsecured (they cannot).
2. Hand out the APR worksheet. Each saint computes the total paid on a \$1,000 balance at 22% APR carried for 12, 24, and 36 months — minimum payments only. Use the formula or a real online calculator; the math, not the screen, is the point.
3. Pass the three card faces around. Have each saint say aloud, looking at each card: what comes out of the account when I swipe this? Debit pulls from his own balance now; credit creates a loan he repays later (with interest if he doesn't pay in full); charge requires the full balance at the end of the cycle.
4. Each saint writes one scenario on his worksheet where using credit is wise (an emergency car repair he can pay back inside the month with no interest, or a card paid in full each month for the cash-back) and one where it traps (financing \$400 of restaurant meals at 22% APR over six months).

REQ 3B

BLOCK 3 · SKILL PRACTICE **Compounding with and without contributions**

⌚ 16 min

1. Each saint computes two compound-interest scenarios on a calculator or a spreadsheet, with the leader walking the formula once: \$1,000 left alone for 30 years at 7%, and \$1,000 plus \$50/month added for 30 years at 7%.
2. Then compute Saver A, who saves \$100/month from age 16 to age 26 then stops, vs. Saver B, who saves \$100/month from age 26 to age 65. Run both at 7% to age 65. Compare the totals contributed and the totals ended at.
3. Each saint writes the difference on his worksheet — Saver A contributed less than Saver B and ended with more. The years of growth matter more than the dollars added.
4. Reverse the same math: a \$5,000 credit card balance at 22% APR, minimum payments. Compute how many months until paid off and how much interest was paid. Compounding works against the borrower the same way it works for the saver.
5. Each saint writes one sentence: which side of compounding does my plan put me on?

REQ 3C

SESSION 3 · BORROWING, COMPOUNDING, AND THE FOUR-WEEK RUN (PAGE 3 OF 3)

THE HOUR — CONTINUED

BLOCK 4 · CREATIVE Launch the four-week run

⌚ 14 min

1. Hand out the Trusted-Adult Interview & Tracker handout. Each saint writes the name of one trusted adult he will interview before Session 4 — a parent, a relative, a leader, a coach — and one specific financial decision he knows the adult has made (a car bought, a house bought, a debt cleared, a business started or closed).
2. Each saint writes three questions on the handout: what the decision cost, what the adult would do differently, and one warning sign the adult ignored or one discipline the adult kept.
3. Each saint sets up his tracker — a notes app, a spreadsheet, a paper card in his wallet — and tests it by logging one purchase from yesterday. Every dollar gets a line; cash counts.
4. Each saint names the one intentional action he will execute during the four weeks: save \$X to the future-expense category, give \$Y above tithing, decline a specific wanted purchase, choose a lower-cost option in place of a specific default. Write the dollar amount and the deadline on the tracker.

REQ 3D

REQ 3E

REQ 3F

BLOCK 5 · REFLECTION Close — Tracker, interview, action

⌚ 5 min

1. Each saint reads his three items aloud in one sentence each: my tracker is set up at [where]; I am interviewing [adult] about [decision]; my action is to [save/give/decline/choose] [\$amount] by [date].
2. Leader initials 3b and 3c on each saint's BRC. Do not initial 3a, 3d, 3e, or 3f yet — those are earned during the four weeks and verified in Session 4.

AT THE CLOSE · DEBRIEF

1. Which scenario on the APR worksheet is closest to a loan you'll meet in the next five years?
 2. Where will your tracker live during the four weeks, and what stops you from updating it tonight?
 3. What dollar amount is on your intentional action, and which date is it tied to?
- ☒ Initial 3b and 3c on each saint's BRC after this session. Hold 3a, 3d, 3e, and 3f — those are earned in the four-week run and verified in Session 4. Confirm every saint has the tracker set up, the adult named, and the action's dollar amount and deadline written down before he leaves.

SESSION 4 · INTELLECTUAL CORE

⌚ 60 min target

Tracker review and BRC sign-off

Compare the plan against what actually happened and finish the badge.

🎯 WALK AWAY WITH

- Has presented the four-week tracker against his Session-2 plan and named at least one real discrepancy with its cause
- Has reported the trusted-adult interview and named one warning sign or discipline that carries forward
- Has reported the intentional action taken, including what it cost in the moment, and the wanted purchase declined
- Has named one virtue the four weeks tested and a signed BRC

📦 BRING / SET UP

- Every saint's tracker, interview handout, and Session-2 spending plan
- Half-sheets for the closing reflection
- BRC printouts (final review) and pens

🕒 THE HOUR

BLOCK 1 · DISCUSSION Opener — One number from the four weeks

⌚ 5 min

Each saint says one number from his tracker — the total he actually spent in one category, the dollar amount of his intentional action, the gap between plan and actual in any column. Numbers first, stories after. The hour reviews what happened, not what was supposed to happen.

BLOCK 2 · CREATIVE Plan against actual

⌚ 20 min

1. Each saint lays the Session-2 spending plan next to the four-week tracker. Pair up.
2. For each of the four columns (saving, giving, spending, buffer), compute the gap: planned minus actual. The largest gap is the one to name.
3. Each saint writes on the back of his plan: the discrepancy, the dollar amount, and the cause — impulse, necessity, or poor planning. Force one of those three. Pick the one that fits best, not the kindest one.
4. The partner reads the discrepancy back and asks one question: what would have made this not happen? Each saint writes the answer in one sentence.

REQ 3A

SESSION 4 · TRACKER REVIEW AND BRC SIGN-OFF (PAGE 2 OF 2)

THE HOUR — CONTINUED

BLOCK 3 · DISCUSSION **Adult interview — what carries forward**

⌚ 14 min

1. Each saint reports on his trusted-adult interview in two minutes or less: the adult, the decision, the cost, and what the adult would do differently.
2. Then he names one warning sign the adult ignored or one discipline the adult kept consistently. One, not three — a specific one he can act on, not a vague list.
3. Each saint writes one sentence on his tracker: what I will do differently because of what he said.
4. Note out loud any saint whose adult's hindsight matches a discrepancy in his own four-week tracker. Those are the moments the badge is supposed to surface.

REQ 3D

BLOCK 4 · DISCUSSION **Action taken and purchase declined**

⌚ 16 min

1. Each saint reports the intentional action he executed during the four weeks: the dollar amount, the category (save, give, decline, lower-cost), and what immediate satisfaction it cost him in the moment.
2. Each saint also names the wanted purchase he declined during the four weeks — the item, the dollar amount, and the reason he said no. Saying no is its own requirement, not a footnote.
3. Go around the room. Hear both items from each saint, one sentence each, with the dollar amount.
4. Then ask each saint to name one virtue the four weeks tested — honesty, restraint, generosity, patience. Pick one, not a list. Write it on the tracker.

REQ 3E

REQ 3F

REQ 4A

REQ 4B

BLOCK 5 · REFLECTION **Close — BRC sign-off**

⌚ 5 min

1. Each saint writes one sentence on a half-sheet: how my view of money changed when I compared plan to actual.
2. Leader initials 3a, 3d, 3e, 3f, 4a, and 4b on each saint's BRC. Anything still outstanding gets a dated deadline.

AT THE CLOSE · DEBRIEF

1. What is the dollar amount of your largest plan-versus-actual gap, and which cause did you pick — impulse, necessity, or poor planning?
2. Which sentence from your adult's interview will you write down and keep?
3. Which virtue did the four weeks test in you, and what specific moment proved it?

☑ *Initial 3a, 3d, 3e, 3f, 4a, and 4b on each saint's BRC after this session. With 3b and 3c already marked at Session 3 and Step 1 and Step 2 complete from Sessions 1 and 2, the BRC should fully sign off tonight. Any outstanding item gets a dated deadline.*

HANDOUT 2 OF 3

FROM SESSION 2 — BUILD THE SPENDING PLAN

Personal Spending Plan

Fill in Session 2. Carry into the four-week tracking run. Bring back with the tradeoff named.

FINANCIAL FREEDOM · WORKSHEET

Write the plan in real dollars.

Fill in Session 2. Carry into the four-week tracking run. The columns must sum to income.

SAINT _____ FOR THE MONTH OF _____

1 FUTURE EXPENSE

one major item, real source

The expense

education · mission · transportation · trade tools · housing

Current-dollar cost

(from)

Year needed

Months to go

Monthly savings rate that funds it on time

cost ÷ months = _____ enter this number in the SAVING column below

2 THIS MONTH'S PLAN

columns must sum to income

Monthly income (work, allowance, side jobs) _____

Pay frequency _____

SAVING	GIVING	SPENDING	BUFFER
future expense first	tithing first	food, gas, phone, fun	for the surprises
future expense _____	tithing _____	food _____	monthly _____
emergency fund _____	fast offering _____	gas / transport _____	small remainder that absorbs the surprise expense
other _____	other _____	phone _____	
		clothing _____	
		fun _____	
		other _____	
subtotal _____	subtotal _____	subtotal _____	subtotal _____

Sum of the four columns _____

Match to income yes / no — adjust

If income drops by half next month, the first category I cut is _____

3 THE TRADEOFF

NAME IT IN A SINGLE SENTENCE

What I give up _____

Dollar amount _____

Per _____

So that _____

When it costs me _____

Name a specific moment in the next four weeks when this tradeoff will be tested.

Carry this sheet into the four-week tracking run; bring it back with the tradeoff named.

Print this handout for in-person reference during session 2 — build the spending plan.

HANDOUT 3 OF 3

FROM SESSION 3 — LAUNCH THE FOUR-WEEK RUN

Four-Week Tracker & Interview

Carry through the four weeks between Sessions 3 and 4. Log every dollar. Bring back the interview, the discrepancy, and the action taken.

FINANCIAL FREEDOM · TRACKER

Log every dollar for four weeks.

Carry between Sessions 3 and 4. Bring back the totals, the interview, and the action taken.

SAINT _____ FOUR WEEKS _____

1 WEEKLY TOTALS

cash counts; log each evening

WEEK	DATES	SAVING \$	GIVING \$	SPENDING \$	NOTES — biggest line
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____
TOTAL	_____	_____	_____	_____	compare to your Session-2 plan

My largest plan-vs-actual discrepancy _____ due to _____
 impulse · necessity · poor planning — pick one

2 TRUSTED-ADULT INTERVIEW

one adult, one decision, three questions

Adult _____ Relationship _____

The decision he made _____
 car bought, house bought, debt cleared, business started or closed

Q1 — What did this decision cost you, in dollars and in other ways?

Q2 — What would you do differently if you faced this decision again?

Q3 — One warning sign you ignored, or one discipline you kept consistently?

3 THE INTENTIONAL ACTION

EXECUTE BEFORE SESSION 4

I will (circle one) **save** · give · decline a purchase · choose a lower-cost option

Specifically _____

Dollar amount _____ By _____ Wanted purchase declined _____

What it cost me in the moment _____

☐ Action executed and dated.

Bring this sheet to Session 4 with the totals filled in and the action box checked.

Print this handout for in-person reference during session 3 — launch the four-week run.