

JUNIOR SAINTS

ACTIVITY PLAN

AGES 7–11

FINANCIAL FREEDOM

INTELLECTUAL CORE

Version 2026.1



Wait, Plan, Pick the Jar

Learn the small habit of picking the jar before you spend.

🕒 60 minutes · one session

🎯 WALK AWAY WITH

- Has sorted at least five items into need or want and named why.
- Has played the waiting game and tells the group what he picked.
- Has drawn a four-week plan for one thing he wants.
- Has dropped a coin in save, give, or spend and named the jar.

📦 BRING / SET UP

- Eight to ten small items or picture cards to sort (a toothbrush, a snack, a water bottle, a video game, a new shirt, etc.)
- A timer or clock with a second hand
- A small treat for the waiting game (a sticker, a piece of candy, a token)
- Three jars or bowls labeled SAVE, GIVE, SPEND, plus one coin or token per Junior Saint
- Paper and a pencil for each Junior Saint

FOR THE LEADER

This is a Junior Saints preview of the **Financial Freedom** badge. No advancement credit is earned here — the goal is to introduce these concepts to Junior Saints alongside the older Saints Global youth working the full BRC. The 4-session Saints Global arc lives under *Activity Plan (SG)* in the BRC builder.

WAIT, PLAN, PICK THE JAR (PAGE 1 OF 2)

THE HOUR

BLOCK 1 · DISCUSSION **Opener — Welcome circle**

⌚ 5 min

Stand in a circle. Each Junior Saint says his name. Then he names one thing he is saving up for. Examples: a Lego set, a bike, a video game, a special trip. The leader goes last. If a youth is not saving for anything, that is fine — he names one thing he might.

BLOCK 2 · PHYSICAL **Need or want**

⌚ 12 min

1. Set out the items in a row on the floor.
2. Mark two spots a few steps apart: NEED on the left, WANT on the right.
3. Hold up one item. Each youth walks to NEED or WANT.
4. After each item, ask one youth to tell the group why he picked his side.
5. Some are tricky. A water bottle is a need at camp and a want at home. Both can be right.
6. Teaching point: a Junior Saint who can tell needs from wants does not feel broke as often.

BLOCK 3 · SKILL PRACTICE **The waiting game**

⌚ 12 min

1. Sit in a circle. The leader puts a small treat in front of each youth.
2. Rule: you can eat it now, or wait two minutes for two treats.
3. Set the timer. No grabbing. No taunting other youth.
4. Look at who waited. Hand a second treat to each one.
5. Now any youth who waited can choose: eat both, save one for later, or share one with a friend.
6. Teaching point: waiting is a hard muscle. It gets stronger every week you use it.

BLOCK 4 · CREATIVE **Plan one big thing**

⌚ 13 min

1. Sit at a table with paper and a pencil.
2. Draw or write one thing you want that costs more than your snack money.
3. Write how much it costs. Ask the leader for help with the number.
4. Draw four boxes below it. Each box is one week.
5. Write a small amount you can put in each week. Add it up. Does it reach the cost?
6. Pair up. Read your plan to your partner. He asks: what would stop you from saving each week?
7. Teaching point: a plan on paper is a real plan. A wish is just a wish.

WAIT, PLAN, PICK THE JAR (PAGE 2 OF 2)

THE HOUR — CONTINUED

BLOCK 5 · SKILL PRACTICE **Pick the jar**

⌚ 13 min

1. Set three jars on the table: SAVE, GIVE, SPEND.
2. Hold up the card. Read the examples in each jar out loud.
3. Hand each youth one coin. He picks one jar and drops the coin in.
4. Each youth says one word: save, give, or spend. Tell the group why.
5. Now talk about the order. Many grown-ups put GIVE in first, then SAVE, then SPEND what is left.
6. Teaching point: picking the jar first is what makes saving work. After you spend, the jar is empty.

BLOCK 6 · REFLECTION **Close — Stretch and cheer**

⌚ 5 min

1. Stand in a circle. Reach up high. Then bend forward slowly. Hold for ten seconds.
2. Drink water.
3. Each Junior Saint says: 'I picked the ___ jar.' Just the one word.
4. Group cheer: 'Pick the jar first!' Three times.
5. Homework: ask your parent which jar gets a coin first at your house.

AT THE CLOSE · DEBRIEF

1. Which item in the need-or-want sort was hardest to pick?
2. Did you wait for the second treat? How long did the two minutes feel?
3. What did you write on your plan, and how many weeks does it take?

☒ *This is a Junior Saints preview session. No Financial Freedom BRC requirements are earned here — the goal is to introduce the waiting and the picking the older Saints will work on.*

HANDOUT 1 OF 1

FROM SESSION — PICK THE JAR

The Three Jars

Print and hold up while the youth pick a jar.

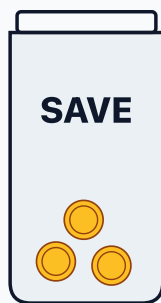
FINANCIAL FREEDOM · JUNIOR SAINTS CARD

Pick the jar before you spend.

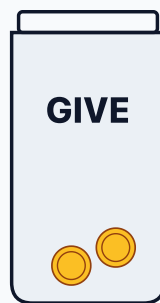
Most grown-ups put part of what they earn in each of these three.

The three jars

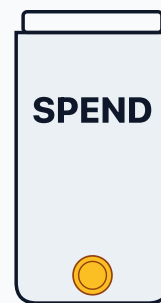
Drop each coin into one jar. Pick first, spend second.



For later.



For someone else.



For now.

What each jar pays for

A few small examples a Junior Saint can name.

1 SAVE jar pays for

A bike you want.
A camp later this year.
A gift for next month.

Wait. Add a little each week.

2 GIVE jar pays for

A tithe at church.
A meal for a hungry family.
A small gift for a friend.

Give before you spend.

3 SPEND jar pays for

A snack at the store.
A small toy for now.
A book or a sticker.

Only what is left at the end.

Pick the jar first. The picking gets easier with practice.

Print this handout for in-person reference during the session.