SAINTS GLOBAL

LEADER GUIDE

FINANCIAL FREEDOM

INTELLECTUAL CORE

Version 2026.1

PURPOSE & IDENTITY

SKILL BADGE PURPOSE

This skill badge is designed to help saints develop essential skills in financial freedom. Through structured learning and hands-on activities, participants will gain practical experience and deepen their understanding of key concepts.

DEVELOPMENT CORE: INTELLECTUAL

This badge develops intellectual attributes through focused activities and reflection. Saints will grow in this area while building practical skills.

CORE FOCUSES

- Understanding fundamental concepts and principles
- Developing practical application skills
- Building confidence through hands-on experience
- Connecting learning to daily life

TIME COMMITMENT	RECOMMENDED AGE
4-6 weeks (suggested)	12+ years

SAFETY CONSIDERATIONS

SUPERVISION

Ensure appropriate adult supervision for all activities following Saints Global guidelines. Never leave youth unsupervised during badge activities.

PRIVACY

Respect personal experiences and information shared during activities. Maintain confidentiality and help youth understand appropriate boundaries.

ENVIRONMENTAL SAFETY

Assess outdoor locations and weather conditions before activities. Ensure proper shelter, hydration, and protection from hazards appropriate to the environment.

FIRST AID

Maintain a first aid kit and ensure at least one leader is trained in basic first aid. Know the location of the nearest medical facility and have emergency contact information readily available.

EMERGENCY CONTACTS

Troopmaster: ____________________

Emergency: ____________________

THE DPAR METHOD

Saints Global uses the DPAR method for skill badge completion. As a leader, you should practice DPAR yourself when preparing to teach.

D

DISCOVER

Learn foundational knowledge and concepts. Research, study, and explore the topic.

YOUR ROLE AS LEADER:

- Immerse yourself in the material before teaching
- Study each requirement—understand what AND why
- Anticipate questions saints might ask

P

PLAN

Create a personal action plan with goals and timeline.

YOUR ROLE AS LEADER:

- Design your teaching approach for each requirement
- Gather materials and prepare discussion questions
- Consider how to adapt for different learning styles

A

ACT

Execute through hands-on practice with leader guidance.

YOUR ROLE AS LEADER:

- Shift from teacher to guide—step back
- Create safe space for practice and mistakes
- Model the skills yourself when helpful

R

REFLECT

Review what was learned and share experiences gained.

YOUR ROLE AS LEADER:

- Facilitate meaningful conversations
- Ask open-ended questions, listen more than speak
- Celebrate growth and help saints see their progress

STEP 1: DISCOVER

LEADER PREPARATION

- [ ] Review all DISCOVER requirements thoroughly
- [ ] Gather necessary resources and materials
- [ ] Prepare discussion questions and activities
- [ ] Identify potential challenges saints may face

STEP 1: DISCOVER — TEACHING GUIDE

Requirement 1a: Study Doctrine and Covenants 104:13–18 and explain how stewardship and accountability apply to personal finances.

HOW TO TEACH

- Read D&C 104:13–18 aloud and pause at 'steward over earthly blessings'
- Have the Saint explain stewardship and accountability in his own words
- Discuss how being accountable changes a buying decision
- Connect stewardship to money the Saint already handles

Completion: Saint explains how D&C 104:13–18 applies stewardship and accountability to personal finances.

Requirement 1b: Explain the difference between needs, wants, and future obligations, and describe how confusing these can limit financial freedom.

HOW TO TEACH

- Sort a real list of recent purchases into needs, wants, and future obligations
- Discuss what happens when wants get treated as needs in a budget
- Have the Saint identify one item he had wrong in his own sorting
- Reinforce that confusing the categories is what makes people feel broke

Completion: Saint explains the difference between needs, wants, and future obligations and how confusing them limits freedom.

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STEP 1: DISCOVER — TEACHING GUIDE (CONTINUED)

Requirement 1c: Explain the difference between saving and investing, including risk, return, and why time matters in building wealth.

HOW TO TEACH

- Walk saving (preserves) and investing (grows with risk) with a real chart
- Have the Saint explain risk and return in his own words
- Discuss how time turns small amounts into large ones through compounding
- Reinforce that delaying investment costs more than most young people realize

Completion: Saint explains the difference between saving and investing, including risk, return, and why time matters.

STEP 2: PLAN

LEADER PREPARATION

- [ ] Review all PLAN requirements thoroughly
- [ ] Gather necessary resources and materials
- [ ] Prepare discussion questions and activities
- [ ] Identify potential challenges saints may face

STEP 2: PLAN — TEACHING GUIDE

Requirement 2a: Identify one major future expense you are likely to face (education, transportation, mission, training, tools, or housing) and explain why it requires long-term preparation.

HOW TO TEACH

- Help the Saint pick one real future expense (education, mission, transportation)
- Have him estimate the cost in current dollars from a real source
- Discuss why this expense requires years of preparation, not months
- Reinforce that naming the expense early gives time to fund it without debt

Completion: Saint identifies one major future expense and explains why it requires long-term preparation.

Requirement 2b: Create a realistic personal spending plan that accounts for income, saving, giving, and spending priorities.

HOW TO TEACH

- Walk income, saving, giving, spending as four columns of a real plan
- Have the Saint assign percentages or dollars to each
- Discuss the first category that gets cut when income drops
- Reinforce that a written plan beats good intentions month over month

Completion: Saint produces a realistic personal spending plan covering income, saving, giving, and spending priorities.

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STEP 2: PLAN — TEACHING GUIDE (CONTINUED)

Requirement 2c: Explain one financial tradeoff you would need to make in order to follow your plan faithfully.

HOW TO TEACH

- Ask the Saint to name one specific tradeoff his plan requires
- Discuss what he gives up to fund the saving or giving categories
- Walk through what the tradeoff feels like in the actual moment
- Reinforce that every plan asks for something the Saint values

Completion: Saint explains one financial tradeoff required to follow his plan faithfully.

STEP 3: ACT

LEADER PREPARATION

- [ ] Review all ACT requirements thoroughly
- [ ] Gather necessary resources and materials
- [ ] Prepare discussion questions and activities
- [ ] Identify potential challenges saints may face

STEP 3: ACT — TEACHING GUIDE

Requirement 3a: Track your actual spending for a short, representative period and compare it to your spending plan, identifying at least one discrepancy.

HOW TO TEACH

- Track every dollar for two to four weeks with the Saint, including small spending
- Compare actual to the plan together and find the largest gap
- Discuss what the gap reveals about real priorities vs. stated ones
- Reinforce that tracking exposes what intentions hide

Completion: Saint tracks actual spending for a representative period, compares it to the plan, and identifies at least one discrepancy.

Requirement 3b: Demonstrate your understanding of borrowing and debt by explaining the following.

HOW TO TEACH

- Walk the language of borrowing (principal, interest, APR, secured vs. unsecured)
- Have the Saint explain in his own words how debt limits future choices
- Discuss good debt vs. bad debt with concrete examples
- Reinforce that debt is a tool that can serve or trap depending on the use

Completion: Saint demonstrates understanding of borrowing and debt by explaining the listed concepts.

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STEP 3: ACT — TEACHING GUIDE (CONTINUED)

Requirement 3c: Explain how compound interest works using a real numerical example, and why it can work for or against you.

HOW TO TEACH

- Use a real calculator and show $100 at 7% over 40 years
- Have the Saint compute compounding with and without contributions
- Discuss why compounding works against the borrower the same way it works for the saver
- Reinforce that time is the most valuable variable in compounding

Completion: Saint explains compound interest using a real numerical example and how it works for or against him.

Requirement 3d: Speak with a trusted adult about one real financial decision they made that either increased or limited their financial freedom, and explain what you learned.

HOW TO TEACH

- Help the Saint pick a trusted adult who has made a real financial decision
- Have him ask about the decision, the cost, and what he would do differently
- Discuss how the adult's hindsight shapes the Saint's foresight
- Reinforce that learning from someone else's costs is cheaper than learning from your own

Completion: Saint speaks with a trusted adult about a real financial decision and explains what he learned.

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STEP 3: ACT — TEACHING GUIDE (CONTINUED)

Requirement 3e: Make one intentional financial action aligned with your plan (saving, giving, delaying a purchase, or choosing a lower-cost option) and explain the cost of that choice.

HOW TO TEACH

- Pick one specific action (save $X, give $Y, delay a purchase, choose a lower-cost option)
- Have the Saint execute the action himself, not have it executed for him
- Discuss the cost of the choice in concrete terms
- Reinforce that intentional actions build the habit, not the intent

Completion: Saint makes one intentional financial action aligned with his plan and explains the cost of the choice.

Requirement 3f: Decide against a purchase or expense you genuinely wanted and explain how that decision increased your financial freedom.

HOW TO TEACH

- Identify a specific purchase the Saint genuinely wanted to make
- Have him decide against it and articulate why
- Discuss what the decision gave him in money or future flexibility
- Reinforce that the strongest financial muscle is the one that says no

Completion: Saint decides against a wanted purchase and explains how the decision increased his financial freedom.

STEP 4: REFLECT

LEADER PREPARATION

- [ ] Review all REFLECT requirements thoroughly
- [ ] Gather necessary resources and materials
- [ ] Prepare discussion questions and activities
- [ ] Identify potential challenges saints may face

STEP 4: REFLECT — TEACHING GUIDE

Requirement 4a: Explain how your view of money changed as you compared intention with actual behavior.

HOW TO TEACH

- Give the Saint a moment of quiet reflection before answering
- Ask for a specific moment when actual behavior surprised him
- Discuss the gap between intention and habit in money
- Avoid correcting the Saint's reflection — listen and affirm

Completion: Saint explains how his view of money changed as he compared intention with actual behavior.

Requirement 4b: Share how gospel principles influenced your honesty, restraint, generosity, or patience in financial decisions.

HOW TO TEACH

- Begin with a brief personal example tying gospel to a financial choice
- Ask the Saint to name one virtue tested in his actual financial actions
- Discuss honesty, restraint, generosity, and patience as separable disciplines
- Keep the connection grounded in the Saint's own decisions

Completion: Saint shares how gospel principles influenced his honesty, restraint, generosity, or patience in financial decisions.

RESOURCES & CONTACT

RECOMMENDED RESOURCES

- Saints Global Resource Library — Online materials and guides
- DPAR Method Quick Reference — Printable guide for leaders
- Child and Youth Program Guidebook — LDS Church Official Documentation for Children and Youth
- For the Strength of Youth — A Guide for Making Choices

SAINTS GLOBAL CONTACT INFORMATION

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Thank you for leading Saints Global!

Your dedication makes a difference in the lives of our children and youth.