

The Thrifty Scout: Mastering the Art of Financial Leadership

Materials Needed

- Printed "Troop Budget" worksheet (or a plain notebook)
- Local grocery store circulars or online shopping access
- "Needs vs. Wants" sorting cards (can be hand-written on index cards)
- A small jar or container (The "Troop Savings Jar")
- Markers and poster board
- Real or play money for demonstrations

Learning Objectives

By the end of this lesson, you will be able to:

- Explain the "Scout is Thrifty" law in your own words.
- Distinguish between "Needs" and "Wants" when planning a troop activity.
- Use comparison shopping to find the best value for camping supplies.
- Design a 5-minute "Thrifty Tip" presentation to teach your fellow Scouts how to save.

Introduction: The \$100 Camping Challenge

The Hook: Imagine your troop wants to go on a legendary weekend camping trip. You have exactly \$100 for the whole group. If you spend it all on fancy brand-name snacks on Friday night, what happens on Saturday morning when you're out of fuel and breakfast food? Being "Thrifty" isn't just about being "cheap"—it's about being *smart* so you can do more cool stuff with less money!

The "Why": In Scouting, we promise to be thrifty. This means we don't waste nature, we don't waste time, and we certainly don't waste money. Today, you aren't just learning how to save; you are learning how to lead your troop to financial freedom.

Part 1: The "I Do" - Understanding the Thrifty Mindset

As the leader, I'm going to show you the three pillars of a Thrifty Scout:

1. **The "Need vs. Want" Filter:** A "Need" is essential for the mission (e.g., a waterproof tent). A "Want" is a luxury (e.g., a solar-powered smoothie maker for the woods).
2. **Quality Over Price:** Sometimes the cheapest item is the most expensive because it breaks and you have to buy it twice. Thrifty Scouts look for *value*.
3. **The "Wait and See" Rule:** If you want something, wait 24 hours. If you still want it tomorrow, it might be worth the money.

Part 2: The "We Do" - The Gear Swap & Grocery Shop

Let's practice together. We are going to "shop" for a troop breakfast (pancakes and bacon) for 10 Scouts.

- **Activity 1: Comparison Shopping.** Look at two store flyers. Store A has name-brand syrup for \$5.00. Store B has the store-brand for \$2.50. Is there a difference in taste? Probably not! We just saved \$2.50.
- **Activity 2: Gear Maintenance.** If a Scout's boot sole is peeling, should they buy \$100 new boots or a \$7 tube of Shoe Goo? We'll discuss why "repairing" is a leadership skill.

Part 3: The "You Do" - The Scoutmaster's Lesson Plan

Now it's your turn to be the teacher. You are going to design a "Thrifty Station" for your next troop meeting. Your task is to:

1. **Create a "Need vs. Want" Game:** Write 10 items on cards (e.g., Sleeping bag, Flashlight, Glow-in-the-dark marshmallows, Pocket knife, Designer hiking socks).
2. **Develop a "Savings Goal":** If every Scout in a troop of 15 saves just \$1.00 a week by not buying a soda, how much money will the troop have for a summer trip in 3 months? (Math check: $15 \text{ scouts} \times \$1 \times 12 \text{ weeks} = ?$).
3. **The Pitch:** Practice a 2-minute speech explaining to your troop why saving money today means a bigger adventure tomorrow.

Conclusion: The Recap

Summary: Today we learned that being thrifty is a superpower. It allows us to protect our resources and plan for bigger goals. We learned to tell the difference between what we *have* to have and what we just *desire*, and we practiced how to find the best deals.

Student Recap: Tell me the three pillars of a Thrifty Scout. Which one do you think is the hardest to teach your friends?

Success Criteria & Assessment

- **Formative Assessment:** During the "We Do" shopping activity, can the student correctly identify the better value?
- **Summative Assessment:** The student will present their "Thrifty Tip" speech.
 - *Bronze Level:* Explains what thrifty means.
 - *Silver Level:* Shows a clear example of saving money on gear or food.
 - *Gold Level:* Inspires others to save by showing a specific "Big Goal" (like a trip) that the savings will pay for.

Adaptability & Extensions

- **For Younger Scouts (Ages 7-10):** Focus entirely on the physical sorting of "Needs vs. Wants" using pictures of toys vs. fruit/vegetables.
- **Advanced Challenge (Age 13+):** Introduce the concept of *Compound Interest*. Show how \$100

invested at age 11 grows by the time they are 18.

- **Real-World Application:** Have the student actually go to the grocery store with a \$20 budget to buy ingredients for a family meal, requiring them to use the comparison shopping skills learned.