



Wisdom Worth Having - Personal Finance Curriculum **Earning and Career Choice (Ages 13+)**

Program Overview

This course helps students understand how to earn well while pursuing meaningful work. It teaches them to choose careers and build income streams with both high earning potential and alignment with their calling and values.

Core Goals:

- Identify high-value skills and careers with strong earning potential.
- Understand the relationship between skills, value, and income.
- Explore entrepreneurship and multiple income streams.
- Align career choices with personal calling and biblical principles.
- Develop a mindset of diligence, excellence, and service.

Curriculum Outline

Quarter 1: Foundations of Earning

- Biblical View of Work and Provision
- The Difference Between a Job, Career, and Calling
- Understanding Market Demand and High-Value Skills
- Self-Assessment of Strengths and Interests
- Career Research Methods

Project: Research and present three high-earning career paths that match their interests.

Quarter 2: Skill Development and Value Creation

- Identifying and Developing High-Income Skills
- The Economics of Earning (supply, demand, specialization)
- Personal Branding and Marketability
- Building a Strong Work Ethic and Reputation
- Transitioning from Learning to Earning

Project: Create a 3-5 year skill development plan for a chosen career path.

Quarter 3: Entrepreneurship and Multiple Streams

- Starting and Running Micro-Businesses
- Creating Digital Products and Services
- Freelancing and Consulting Opportunities
- Building Passive Income Streams
- Balancing Multiple Income Sources

Project: Launch or plan a small income-generating project.

Quarter 4: Long-Term Career Strategy

- Career Advancement and Negotiation
- Adapting to Changing Markets and Technology
- Work-Life Balance and Avoiding Burnout
- Kingdom Impact Through Work
- Creating a Personal Earning Vision

Capstone Project: Develop a comprehensive 10-year earning and career plan including skills, potential income streams, and a biblical statement of purpose.