



Wisdom Worth Having - Personal Finance Curriculum
Saving, Investing, and Building Wealth (Ages 13+)

Program Overview

This course teaches students the power of consistent saving and wise investing to build long-term wealth. Students learn how to grow money responsibly while keeping generosity and eternal perspective at the center.

Core Goals:

- Understand the power of compound interest and consistent saving.
- Learn foundational investing principles.
- Build emergency funds and long-term wealth.
- Make wise investment decisions with a stewardship mindset.
- Use wealth for kingdom impact and generational blessing.

Curriculum Outline

Quarter 1: The Power of Saving

- Biblical Principles on Saving and Provision
- Building an Emergency Fund
- The Miracle of Compound Interest
- Saving Strategies for Different Life Stages
- Automating Savings and Pay Yourself First

Project: Calculate the long-term impact of consistent monthly savings at different rates.

Quarter 2: Investing Fundamentals

- Understanding Stocks, Bonds, Index Funds, and Mutual Funds
- Risk vs Reward and Diversification
- Retirement Accounts and Tax-Advantaged Investing
- Simple Investment Strategies for Beginners
- Avoiding Common Investing Mistakes

Project: Build a sample diversified investment portfolio for different goals.

Quarter 3: Advanced Wealth Building

- Real Estate and Alternative Investments
- Starting and Growing a Business as Wealth Building
- Tax Efficiency and Legal Structures
- Protecting Wealth (Insurance and Estate Planning)
- Generational Wealth Transfer

Project: Create an investment and wealth-building plan for the next 10-20 years.

Quarter 4: Wealth with Wisdom and Purpose

- Avoiding the Love of Money
- Generosity, Tithing, and Kingdom Investing
- Contentment in Both Plenty and Need
- Leaving a Godly Financial Legacy
- Using Wealth to Serve Others

Capstone Project: Develop a complete long-term wealth building plan including saving strategy, investment portfolio, giving goals, and a personal statement on biblical stewardship and generosity.