



Wisdom Worth Having - Business Studies Curriculum Finance (Ages 13+)

Program Overview

This course teaches students how to manage money wisely at both the personal and business level. Finance is about stewardship, wise decision-making, understanding value, and building long-term stability and growth.

Students will learn practical financial skills while developing a strong biblical worldview on money, wealth, generosity, debt, and contentment. The course emphasizes real-world application, personal financial responsibility, and ethical business finance.

Core Goals:

- Master personal and business financial fundamentals.
- Learn to make wise financial decisions using logic and data.
- Understand how finance connects with operations, marketing, and sales.
- Develop habits of stewardship, generosity, and diligence with money.
- Build confidence in budgeting, investing, and financial planning.
- Apply biblical principles to money, work, and business.

Course Length: One full academic year (or intensive semester)

Format: Lessons, case studies, simulations, personal projects, and business finance applications.

Curriculum Outline

Quarter 1: Personal Finance Foundations

- The Biblical View of Money and Stewardship
- Budgeting and Tracking Expenses
- Saving, Emergency Funds, and Compound Interest
- Understanding Debt (good vs bad debt)
- Income, Taxes, and Basic Financial Statements
- Contentment and Avoiding the Love of Money

Project: Create a personal budget and 1-year financial plan.

Quarter 2: Business Finance Basics

- Profit and Loss Statements
- Cash Flow Management (the lifeblood of business)
- Pricing Strategies and Gross Margin
- Break-Even Analysis
- Basic Bookkeeping and Accounting Principles
- Managing Business Expenses

Project: Build financial statements for a small hypothetical or real micro-business.

Quarter 3: Money Management and Growth

- Banking, Credit, and Funding Options
- Investment Fundamentals and Risk Management
- Taxes for Individuals and Businesses
- Financial Goal Setting and Planning
- Insurance and Risk Protection

- Generosity and Biblical Giving

Project: Analyze the finances of a real local business or prepare funding options for a student venture.

Quarter 4: Advanced Finance and Strategy

- Financial Decision Making and Opportunity Cost
- Scaling Finances as a Business Grows
- Reading and Interpreting Financial Reports
- Valuation Basics and Exit Strategies
- Economic Principles and Market Cycles
- Creating a Long-Term Financial Vision

Capstone Project: Students create a complete Financial Plan for their own business idea or chosen venture. This includes startup costs, ongoing budget, cash flow projections, funding strategy, profit goals, and a personal stewardship statement.

Key Skills Developed

- Budgeting and financial tracking
- Reading and creating financial statements
- Cash flow management
- Basic investing and compound growth calculations
- Pricing and profitability analysis
- Wise decision-making with money

Biblical Integration

Throughout the course, students will examine:

- Stewardship of resources (Parable of the Talents)
- Avoiding debt slavery (Proverbs 22:7)
- Generosity and cheerful giving (2 Corinthians 9:7)
- Diligence and honest work (Proverbs 13:11)
- Contentment over greed (1 Timothy 6:6-10)

Assessment

- Weekly reflections and budgeting exercises
- Quizzes on concepts and calculations
- Financial statement projects
- Major case studies and presentations
- Final Comprehensive Financial Plan (Capstone)

This Finance course at Wisdom Worth Having equips 13+ year olds to handle money with wisdom, integrity, and skill, preparing them to be faithful stewards in both personal life and business.