



## Wisdom Worth Having - Personal Finance Curriculum **Budgeting and Money Management** (Ages 13+)

### Program Overview

This course teaches students the practical skill of managing daily and monthly finances through effective budgeting. Students learn to take full control of their money, allocate it intentionally, and use it as a tool for freedom rather than stress.

### Core Goals:

- Master personal and household budgeting systems.
- Track income and expenses accurately.
- Allocate money according to biblical priorities.
- Build habits of financial organization and discipline.
- Use budgeting as a tool for peace, generosity, and wise decision-making.

### Curriculum Outline

#### **Quarter 1: Foundations of Budgeting**

- Biblical Principles of Stewardship and Money Management
- Understanding Income, Expenses, and Cash Flow
- Different Budgeting Methods (50/30/20, Zero-Based, etc.)
- Tools and Apps for Tracking Money
- Creating Your First Simple Budget

Project: Track all spending for two weeks and create an initial monthly budget.

#### **Quarter 2: Building a Strong Budget**

- Categorizing Expenses (needs vs wants)
- Setting Realistic Spending Limits
- Planning for Irregular Expenses
- Budgeting for Families and Future Goals
- Adjusting Budgets When Life Changes

Project: Create a detailed monthly budget for a hypothetical young adult or family.

#### **Quarter 3: Advanced Money Management**

- Banking Systems and Automation
- Bill Payment Strategies and Avoiding Late Fees
- Emergency Fund Building Within a Budget
- Using Budgets to Make Better Spending Decisions
- Reviewing and Refining Budgets Monthly

Project: Implement and track a personal budget for at least one month with weekly reviews.

#### **Quarter 4: Budgeting for Life Goals**

- Budgeting for Major Purchases and Life Events
- Aligning Budget with Long-Term Vision
- Generosity and Giving as a Budget Priority
- Using Budgets to Increase Margin and Freedom
- Creating a Personal Financial Operating System

Capstone Project: Develop a complete yearly budget and money management system for their future life stage, including giving, saving, and lifestyle goals with a biblical reflection.