

† FINANCIAL LITERACY FOR TEENS †

A 32-Week Faith-Integrated Elective • High School • À La Carte Enrollment

Money is a tool, not a master. Wisdom before wealth. Stewardship before spending. Values before numbers.

What Your Student Gains 🎓

- ✓ Biblical foundation for money management — stewardship, not accumulation
- ✓ Giving as a first-fruits discipline, woven into every unit
- ✓ Budgeting skills that actually reflect personal values
- ✓ Compound interest mastery — why starting NOW changes everything
- ✓ Credit and debt wisdom grounded in Proverbs 22:7
- ✓ Investment basics — stocks, index funds, Roth IRA, and biblically responsible options
- ✓ How to navigate every major financial decision of young adulthood
- ✓ Protection skills: insurance, fraud, identity theft, and smart consumer habits
- ✓ A complete personal financial plan as the capstone project
- ✓ Confidence to handle money as a faithful steward of God's provision

"The plans of the diligent lead to profit as surely as haste leads to poverty."

— Proverbs 21:5

This Elective Is For Students Who... ✓

- ✓ Want to understand money through a biblical lens, not just a financial one
- ✓ Are ready to build real-world skills before they face real-world decisions
- ✓ Want faith and finances to work together — not pull in opposite directions
- ✓ Are in high school and ready for practical, life-changing content

Class Details 📋

Format: 4 live sessions per week (2 lecture/discussion + 2 independent work with Ms. Arizona available)

Length: 32 weeks — full school year

Grade Level: High School

Type: À La Carte Elective — open enrollment

Faith: 1 Scripture anchor per unit, woven throughout every lesson

Student Receives Each Week 📚

- ✓ Complete lecture notes to follow and annotate in class
- ✓ Student Textbook chapter with key concepts, examples & glossary
- ✓ Weekly Scripture anchor with faith reflection
- ✓ Real-world financial application assignment
- ✓ Alphabetized vocabulary list

About Ms. Arizona

Ms. Arizona brings the same faith-integrated, student-centered approach to Financial Literacy that Follow the Light Academy families have come to trust. Her goal is simple: every student leaves this course equipped to handle money wisely — for life.

Unit 1 Foundati on <i>Understand</i> <i>ing Money</i> <i>& Goals</i>	Unit 2 Values First <i>Giving,</i> <i>Contentment</i> <i>&</i> <i>Entrepreneur</i> <i>ship</i>	Unit 3 Budgeti ng <i>Taking</i> <i>Control</i> <i>of Your</i> <i>Money</i>	Unit 4 Saving & Banki ng <i>Building</i> <i>Your</i> <i>Security</i>	Unit 5 Credit & Debt <i>Borrowing</i> <i>Wisely</i>	Unit 6 Income & Taxes <i>Earning &</i> <i>Keeping</i> <i>Your</i> <i>Money</i>	Unit 7 Investin g <i>Making</i> <i>Money Wor</i> <i>k for You</i>	Unit 8 Major Life Decisions <i>Big Money Choices</i>	Unit 9 Insurance <i>Protecting</i> <i>What You Have</i>	Unit 10 Consumer Skills <i>Spending</i> <i>Wisely in a</i> <i>Noisy World</i>	Unit 11 ★ Capstone <i>Your Complete</i> <i>Financial Plan</i>
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"Whatever you do, work at it with all your heart, as working for the Lord." — Colossians 3:23

11 UNITS



32 WEEKS



1 AMAZING YEAR GROWING IN GOD'S CALLING



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