



SPARROWS HI CURRICULUM

Financial Stewardship & Generosity

PURPOSE

The purpose of this framework is to help students become wise, generous and faithful stewards of the financial resources entrusted to them by God.

Students will develop both a biblical understanding of wealth and practical skills for managing money responsibly throughout adult life.

Financial stewardship is viewed as an aspect of Christian discipleship rather than merely personal success.

PHILOSOPHY

Scripture consistently teaches that everything ultimately belongs to God. We are therefore stewards rather than owners.

Money is a useful servant but a poor master.

Students should learn to manage financial resources with wisdom, integrity, generosity and contentment.

GRADUATE OUTCOME

By graduation, students should be able to:

- understand the biblical theology of stewardship;
- prepare and follow a realistic budget;
- distinguish between needs and wants;
- understand saving and responsible spending;
- recognise the risks of unnecessary debt;
- practise generosity;
- evaluate financial decisions ethically;
- recognise that financial faithfulness is part of Christian discipleship.

BIBLICAL FOUNDATIONS

Students explore themes including:

- God's ownership of all things;
- stewardship;
- work;
- generosity;
- contentment;
- justice;
- honesty;
- compassion for the poor;
- faithful management of resources.

Students examine passages such as Genesis 1–2, Proverbs, Matthew 6, Luke 12, Luke 16, 2 Corinthians 8–9 and 1 Timothy 6.

STEWARDSHIP

Students learn that stewardship involves faithfully managing:

- money;
- possessions;
- opportunities;
- time;
- talents;
- influence.

Financial stewardship is one expression of a much broader life of faithful responsibility.

CONTENTMENT

Students explore the difference between:

- gratitude and entitlement;
- sufficiency and excess;
- wise ambition and greed.

Students are encouraged to recognise that joy is found in Christ rather than consumption.

BUDGETING

Students learn practical skills including:

- tracking income;
- planning expenses;
- distinguishing fixed and variable costs;
- setting financial goals;
- reviewing spending patterns.

Budgeting is presented as a tool for intentional stewardship rather than restriction.

SAVING

Students examine biblical wisdom regarding planning ahead. Topics include:

- emergency savings;
- delayed gratification;
- long-term planning;
- responsible financial preparation.

Saving should be balanced with generosity and trust in God.

DEBT

Students develop an understanding of:

- different forms of debt;
- interest;
- consumer credit;
- 'buy now, pay later' services;
- financial obligations.

Students are encouraged to approach debt carefully and thoughtfully rather than assuming all borrowing is either good or bad.

GENEROSITY

Students discover that generosity reflects God's own character. They explore giving through:

- hospitality;
- charitable support;
- practical assistance;
- church giving;
- sharing possessions;
- acts of kindness.

Generosity is encouraged as a joyful response to God's grace rather than a means of earning His favour.

ETHICAL FINANCIAL DECISIONS

Students consider questions such as:

- Is this purchase wise?
- Does this decision honour God?
- Does it help or harm others?
- Am I acting honestly?
- Am I being influenced by advertising or comparison?

Students learn that financial decisions often involve moral as well as practical considerations.

CONSUMER CULTURE

Students critically examine:

- advertising;
- materialism;
- social media influence;
- status symbols;
- comparison;
- impulse buying.

Students are encouraged to cultivate gratitude and discernment.

ENTREPRENEURSHIP

Students explore business as a way of:

- serving communities;
- creating employment;
- solving problems;
- exercising creativity;
- stewarding resources.

Ethical business practices are emphasised throughout.

TAXES AND CIVIC RESPONSIBILITY

Older students receive an introduction to:

- taxation;

- superannuation;
- employment obligations;
- charitable organisations;
- responsible citizenship.

These topics are presented in an Australian context.

LEARNING PROGRESSION

The program is structured across three stages of secondary education.

Years 7–8	• Simple budgeting; • saving; • generosity; • wise spending; • gratitude. • Practical exercises help establish healthy habits.
Years 9–10	• Banking; • employment income; • budgeting projects; • ethical consumer decisions; • charitable giving. • Students manage realistic financial scenarios.
Years 11–12	• Taxation; • superannuation; • investing (foundational principles); • business ethics; • long-term financial planning. • Students prepare for independent adult financial responsibility.

LEARNING EXPERIENCES

Students should participate in:

- budgeting simulations;
- service fundraising projects;
- interviews with Christian business leaders;
- case studies;
- charitable initiatives;

- simple investment literacy discussions;
- personal budgeting exercises.

Learning should consistently connect financial decisions with biblical discipleship.

ASSESSMENT

Growth may be demonstrated through:

- budgeting projects;
- financial reflection;
- ethical case studies;
- presentations;
- mentoring conversations;
- evidence of thoughtful stewardship.

Assessment should value wisdom and integrity rather than wealth accumulation.

RECOMMENDED READING

Senior students may benefit from selected works such as:

- Money, Possessions and Eternity — Randy Alcorn
- Neither Poverty nor Riches — Craig Blomberg
- The Treasure Principle — Randy Alcorn
- God and Money — Gregory Baumer & John Cortines

Practical Australian financial education resources may also be incorporated where appropriate.

INTEGRATION

This framework connects with:

- Vocation, Calling & Work;
- Christian Worldview;
- Leadership Development;
- Service & Mission;
- Student Growth & Discipleship Framework.

Financial stewardship is presented as one expression of faithful discipleship and love for God and neighbour.

OUR PRAYER

We pray that Sparrows HI graduates become trustworthy stewards who use their resources wisely, live contentedly, work diligently and give generously.

May they recognise that every good gift comes from God and joyfully use what He entrusts to them for His glory and the good of others.

“Moreover, it is required of stewards that they be found faithful.”

1 Corinthians 4:2