



SPARROWS HI CURRICULUM

Financial Stewardship & Vocation

PURPOSE

The purpose of this framework is to equip students with a biblical understanding of money, work and vocation so that they can live and serve faithfully throughout their adult lives.

Financial stewardship and vocation are deeply connected. How we earn, use, save and give our resources reflects what we truly value.

Students who understand these principles early are better equipped to make wise decisions, resist materialism and live generously for the glory of God.

PHILOSOPHY

Everything belongs to God. We are stewards, not owners.

God is the owner of all things. We are stewards entrusted with resources for a season and called to use them wisely, generously and faithfully.

Financial teaching at Sparrows HI begins with this conviction. Money is neither the greatest good nor the greatest danger. The danger lies in placing our trust in it rather than in God.

GRADUATE OUTCOME

By graduation, students should:

- understand the biblical view of money and possessions;
- understand basic budgeting and financial management;
- have developed habits of giving, saving and spending wisely;
- understand work as a calling rather than merely a means of income;
- be equipped to begin adult financial life responsibly;
- demonstrate increasing generosity.

FIVE BIBLICAL PRINCIPLES

The framework is built around five core biblical principles.

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Everything belongs to God. We are stewards of what He entrusts to us.

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Godliness with contentment is great gain. Wealth is not the goal; faithful stewardship is.

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We are called to give freely because we have freely received. Generosity reflects the character of God.

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Wise financial decisions protect us and enable us to serve others more effectively.

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Work

Work is a gift from God. Every legitimate vocation can be an act of worship and service.

MONEY AND POSSESSIONS

Students explore the biblical teaching on money including:

- the danger of loving money;
- contentment versus covetousness;
- generosity as a mark of Christian character;
- debt and its dangers;
- the tithe and freewill giving;
- caring for the poor.

Jesus taught extensively about money. Students engage honestly with His teaching.

PRACTICAL FINANCIAL SKILLS

Earning

Students explore:

- the dignity of work;
- employment rights and responsibilities;
- tax and superannuation basics;
- the relationship between effort and reward;
- financial integrity in the workplace.

Budgeting

Students learn to:

- track income and expenses;
- create a simple budget;
- distinguish needs from wants;
- plan for irregular expenses;
- use a budget to serve financial goals.

Saving

Students explore:

- the purpose of savings;
- short-term and long-term saving;
- compound interest;
- saving and spending.

Giving

Students develop habits of generosity:

- giving to those in need;
- giving as an act of worship.
- giving to mission;
- giving to church;
- planned versus spontaneous giving;
- Spirit led giving versus giving coerced by people

Spending

Students learn to:

- make intentional spending decisions;
- avoid impulse purchases;
- consider the ethical dimensions of purchasing;
- resist consumerism and advertising pressure.

Debt

Students understand:

- the danger of consumer debt;
- the difference between helpful and harmful borrowing;
- strategies for avoiding unnecessary debt;
- how to respond if debt becomes a problem.

Banking and Finance Basics

Students develop practical knowledge of:

- bank accounts;
- superannuation;
- tax basics;
- insurance;
- understanding financial statements.

VOCATION AND CALLING

Students explore the biblical understanding of vocation.

Key questions include:

- What gifts has God given me?
- How can I use them for His glory and others' good?
- What does faithful work look like?
- How do I find meaning in my work?
- How does my vocation relate to the Kingdom of God?

Students learn that every legitimate vocation — whether paid or unpaid, prestigious or ordinary — can be an act of faithful discipleship.

WORK AS WORSHIP

Students explore:

- the creation mandate;
- the dignity of skilled work;
- excellence in all work as service to God;
- the relationship between rest and work;
- work after the resurrection: a theology of hope.

Whatever you do, work at it with all your heart, as working for the Lord, not for human masters.

Colossians 3:23

GENEROSITY AND JUSTICE

Students explore:

- the biblical call to care for the poor;
- justice and mercy;
- systemic dimensions of poverty;
- responsible charitable giving;
- the connection between generosity and freedom from materialism.

Generosity is not merely about money. It includes time, skills and hospitality.

CONTENTMENT

In a consumer culture, contentment is a radical act of faith.

Students explore:

- the source of true contentment;
- the danger of comparison;
- gratitude as a spiritual practice;
- simplicity as a Christian virtue;
- the freedom that comes from contentment.

LEARNING PROGRESSION

The program is structured across three stages of secondary education.

Years 7–8

- God owns everything;
- basic giving;
- needs versus wants;
- simple budgeting;
- work and dignity.
- Emphasis: building godly attitudes toward money.

Years 9–10

- Budgeting;
- saving;
- debt;
- vocation;
- generosity and justice.
- Students begin developing practical financial skills.

Years 11–12

- Employment;
- tax and superannuation;
- investment basics;
- vocational discernment;
- charitable giving;
- financial independence.
- Students prepare for responsible adult financial life.

LEARNING EXPERIENCES

Students should regularly participate in:

- budgeting exercises;
- interviews with Christians in various vocations;
- discussions about biblical teaching on money;
- practical planning activities;
- service opportunities that develop generosity;
- reflective journaling.

Financial education is most effective when it is practical, relational and grounded in Scripture.

ASSESSMENT

Growth is demonstrated through:

- increasing financial literacy;
- development of a personal budget;
- reflective journaling;
- evidence of growing generosity;
- mentoring conversations about vocation.

Assessment values character and wisdom rather than technical knowledge alone.

INTEGRATION

Financial Stewardship and Vocation connects with:

- Christian Worldview;
- Practical Life Skills;
- Discipleship and Spiritual Practices;
- Leadership Development;
- Service and Mission.

How we handle money reveals what we truly trust. Financial faithfulness is an expression of faith in God.

OUR PRAYER

We pray that students will hold their possessions loosely, work diligently, give generously and find their security in Christ rather than in wealth.

May they discover that the most satisfying life is one lived in faithful stewardship for the glory of God and the good of others.

Seek first His kingdom and His righteousness, and all these things will be given to you as well.

Matthew 6:33