



Course Blueprint

MONEY MATTERS COURSE

THE KING'S DAUGHTERS MINISTRY

DATE: 07/05/2025

This course blueprint showcases our proposed learner experience and The King's Daughter's Ministry (KDM) financial literacy course curriculum. The instructor-led training course follows a structured, sequential, interactive learning journey. The course guides learners through five key financial literacy lessons using Biblical principles and practical financial strategies.

Project Context

Background: KDM is rapidly growing and looking to expand its ministry. To ensure ongoing, high-quality instruction, a standardized curriculum must be developed for delivery by volunteer instructors. This transition will allow KDM to maintain consistent educational standards and meet its performance goal of providing impactful, foundational financial training.

Purpose of the Course: This course is designed to equip women ages 18-30 at KDM with foundational financial literacy skills based on Biblical principles. The course will help learners develop responsible money management habits, create and maintain a budget, reduce debt, and build financial stability.

End Objectives:

Learners will understand Biblical principles of money management.

Learners will track their income and expenses effectively.

Learners will create a budget and adjust it as necessary.

Learners will develop a plan to reduce debt and build savings.

Learners will analyze their credit reports and dispute errors.

Learners will apply financial literacy principles to real-world scenarios.

Project Requirements

Cost: Internship

Timeline: 6 Weeks

Standards of Accessibility: Captions for video and voice-over, alt-text for images, high color contrast, PowerPoint has screen reader support

Adaptability to Number of Learners: This course may have only one learner or a small group of learners. The activities have been created so that they are appropriate for either situation.

Learning Requirements

Audience Profile: The resident learners are women ages 18 to 30, many of whom are survivors of domestic violence, recovering from substance abuse, or experiencing homelessness. Some learners have young children (up to 4 years old) or are pregnant. They come from varied educational backgrounds, with some needing to earn a GED, and many have limited financial literacy skills due to unstable financial histories. Emotional and psychological barriers, including past trauma, may impact their confidence and decision-making.

Learning Environment:

Instructor-led sessions in a classroom setting at KDM.

Paper-based materials and structured learner guide activities.

PowerPoint presentations projected by the instructor.

Interactive discussions and activities led by volunteers.

Course Objectives

Learning Objectives:

Biblical Principles of Money Management: Resident Learners will be able to apply Biblical principles of money management by reflecting on key scriptures (e.g., Matthew 25:14-30, Luke 25) and incorporating stewardship, generosity, and responsible financial habits into their budgeting and spending decisions. This must be demonstrated through a written reflection and proper allocation of income in their budget template.

Budgeting: Resident Learners will be able to create a monthly budget by including fixed expenses, variable expenses, tithing, and savings using the provided budget template and their financial information. The budget must balance income and expenses with no errors and include at least one goal for savings or debt repayment.

Expense Tracking: Resident Learners will be able to track all income and expenses for one month using a written ledger or provided worksheet. They will categorize 100% of transactions into fixed or variable expense categories during this process.

Prioritizing Expenses: Resident Learners will be able to rank monthly expenses in order of importance and identify areas where spending can be reduced. They must identify and reduce at least one non-essential expense to free up 10% of their income for savings or debt repayment.

Savings Planning: Resident Learners will be able to create a savings plan that builds or replenishes an emergency fund. This will be done using the 80/10/10 rule and budget template. The plan must allocate at least 10% of their income toward the emergency fund until the goal of \$500 is reached.

Debt Management: Resident Learners will be able to develop a debt repayment strategy that prioritizes high-interest debt. They will use a debt tracker template and their financial data. The strategy must include at least one payment goal, such as paying off \$100/month toward credit card debt.

Tithing and Stewardship: Resident Learners will be able to calculate 10% of their income for tithing (or an extra 10% towards savings) and include it in their monthly budget during the budgeting process.

This must be done without reducing essential expenses like rent or utilities. Tithing or extra savings must consistently appear as 10% of their monthly income in the budget template.

Credit Management: Resident Learners will be able to review their credit reports for errors and inaccuracies, identify suspicious activity, and take corrective action by gathering appropriate documentation and submitting a dispute to the credit bureau. The dispute process must include clear communication and follow-up until resolution.

Financial Monitoring and Adjustment: Resident Learners will be able to review and adjust their budget monthly to accommodate unexpected expenses or changes in income. Using a provided adjustment worksheet during regular staff check-ins, the adjusted budget must maintain balance and allow continued savings or debt repayment without exceeding income

Performance Goals: Resident Daughters will develop biblically-founded financial literacy by creating a detailed budget, tracking expenses, and setting actionable financial goals. Success will be measured by their ability to complete program assignments with at least 90% accuracy and effectively articulate their financial plans to the instructor, demonstrating understanding and applying key budgeting principles.

Course Outline

The King's Daughter's Ministry

RESIDENT AND NON-RESIDENT PARTICIPANTS

Financial Literacy Training

Task 1: Understand Biblical Principles of Money Management

Subtasks:

- Read scriptures about stewardship, tithing, and financial responsibility (e.g., Matthew 25:14-30, Luke 25, 1 Timothy 6:17).
- Reflect on how these principles emphasize wise management of resources, generosity, and trust in God.
- Identify and discuss personal attitudes toward money (e.g., spending, saving, debt).
- Evaluate how personal financial habits align with Biblical principles.

Task 2: Apply Biblical Principles to Financial Goals

Subtasks:

- Identify all sources of income (e.g., salary, side jobs, child support, SSI).
- Allocate income using the 80/10/10 rule:
 - 80% for needs and expenses,
 - 10% for savings,
 - 10% for tithing.
- Write down financial goals and categorize them as short-term (e.g., monthly savings) or long-term (e.g., emergency fund, retirement).
- Prioritize financial goals based on importance and feasibility.

Task 3: Evaluate Personal Financial Situation

Subtasks:

- List all income sources, including irregular earnings (e.g., bonuses, SNAP).
- Categorize expenses into fixed (e.g., rent, utilities) and variable (e.g., dining, entertainment).
- Evaluate spending habits and identify areas for reduction or reallocation.
- Apply the 80/10/10 rule to determine how much should be allocated to needs, savings, and tithing.

Task 4: Track Spending

Subtasks:

- Select a tracking method (e.g., budgeting app, Excel spreadsheet, envelope system).
- Gather necessary financial records, such as pay stubs, bills, and receipts.
- Record daily or weekly expenses, categorizing them as fixed or variable.
- Review spending patterns to identify unnecessary or overspending areas (e.g., frequent dining out, unused subscriptions).
- Adjust your tracking method or categories as needed to improve accuracy and practicality.

Task 5: Understand Spending Habits

Subtasks:

- Identify daily and monthly expenses, breaking them into categories (e.g., coffee, transportation, dining).
- Compare spending habits against financial goals to highlight discrepancies.
- Reflect on emotional triggers or habits that lead to unnecessary spending.

Task 6: Adjust Spending to Prioritize Goals

Subtasks:

- Use tracked expenses to identify areas to reduce (e.g., cutting coffee purchases or entertainment).
- Reallocate funds saved from reduced spending toward financial goals, such as savings or debt repayment.
- Review and revise your budget regularly to maintain alignment with your goals.

Task 7: Reduce Spending and Build Savings

Subtasks:

- Identify discretionary spending categories to reduce (e.g., subscriptions, dining out).
- Calculate how much can be saved monthly by adjusting non-essential expenses.
- Create a savings plan to build an emergency fund of 3–6 months' worth of expenses.
- Set up automatic transfers to consistently contribute to savings.

Task 8: Review and Manage Credit

Subtasks:

- Obtain your credit report from all three major bureaus (Equifax, Experian, TransUnion).
- Review your credit report for errors and identify any suspicious activity.
- Gather documentation to dispute errors and submit corrections to the appropriate credit bureau.
- Review current credit card balances, interest rates, and payment schedules.
- Choose a repayment strategy:
 - Avalanche method (pay off high-interest debt first).
 - Snowball method (pay off smaller balances first).
- Limit credit card use to essential purchases and pay off balances in full each month.

Task 9: Maintain Financial Stability

Subtasks:

- Review your budget and financial habits regularly to ensure alignment with long-term goals.
- Adjust your budget as circumstances change (e.g., new job, unexpected expenses).
- Set up long-term savings plans for retirement or education (e.g., contribute to employer retirement plans).
- Teach family members financial responsibility by modeling budgeting, saving, and tithing.
- Revisit and update financial goals periodically to track progress and adapt to changing priorities.

Instructional Strategy Overview

This instructor-led training consists of five one-hour sessions, spread over six weeks to allow time for reflection, practice, and application between lessons. It is framed as an adventure quest, where learners earn five symbolic keys representing core financial principles (Stewardship, Clarity, Awareness, Integrity, and Balance). Each scaffolded lesson incorporates Biblical teachings on money management, reinforcing faith-based financial stewardship. Lessons contain realistic financial problem scenarios (e.g., creating a budget, tracking expenses, managing debt), and resident learners work through decisions using structured exercises, discussions, and guided problem-solving. Since technology is restricted, learning is worksheet-based, with instructors guiding activities via hands-on activities, dynamic PowerPoint slides and discussions. Interactive exercises, including budget creation, expense tracking, and financial planning,

ensure active participation. By the end of the course, learners will have a completed learner guide they can refer to when they exit KDM's residency program and make independent financial decisions.



Session 1: Biblical Principles of Money Management

(The Key of Stewardship)

A. Introduction (20 minutes)

Outcome: The learner will understand the course objectives and KDM's expectations for the learner (e.g., attendance and homework).



Introduction and Setting the Scene

Component: Slides, text

- Overview of the course and key principles

Component: Learner Guide

- Discuss the reflection assignment students were given to complete before the first session.

B. Activation (2 minutes)

Outcome: The learner will meet Maya her guide through the quest for the five keys and get an overview of the story framework.



Structural Context

Component: Vyond animation with voice-over

- The opening narrative for the frame story with a lead-in to the first demonstration

C. Tithing & Stewardship Demonstration (15 minutes)

Outcome: The learner will understand what the Bible teaches about money management.

PowerPoint  Hands-on 	Tithing & Stewardship Demonstration Component: PowerPoint • Scenario: Maria just started earning a steady income but feels overwhelmed by her financial responsibilities. She struggles to prioritize saving and tithing. The instructor explains how Biblical principles, such as Matthew 25:14-30, emphasize the importance of honoring God with her resources. Component: Stewardship Principle Matching Cards, Learner Guide • The learner will match scripture to the financial principle it supports • The learner completes a reflection activity in her learner guide
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D. Financial Goals Demonstration (10 minutes)

Outcome: The learner will understand how to apply Biblical principles to financial goals and have notes to use as a resource.

PowerPoint  Learner Guide 	Financial Goals Demonstration Component: PowerPoint • Scenario: Naomi is a 28-year-old professional earning \$2,800 per month after taxes. She dreams of purchasing her first home and needs \$10,000 for a down payment. Naomi wants to achieve this goal in three years but currently spends \$2,400 each month on living expenses, leaving her with \$400 in discretionary income. However, she isn't sure how to allocate her money effectively to save consistently while maintaining her priorities. • The instructor will click and drag financial goals according to learner input. Component: Learner Guide • The learner fills in learner guide section as she follows along. This will include notes on the 80/10/10 rule and financial goal prioritization.
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E. Principles of Money Management Application (10 minutes)

Outcome: The learner will apply Biblical stewardship principles to a real-world scenario.

PowerPoint  Discussion  Learner Guide 	Principles of Money Management Application Component: PowerPoint • Scenario: Rachel wants to save \$10,000 for a down payment on a home within three years. She earns \$4,500 monthly and spends \$3,800 on living expenses. She's not sure how to reallocate her money to meet her goal. Component: Discussion, Learner Guide • The learner will fill in a savings thermometer tracker in her learner guide as she calculates how much Rachel will save over time. • The instructor reviews key takeaways and expectation for homework assignment due at the beginning of the next session.
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F. Wrap-Up (2 minutes)

Outcome: The learner will leave the session with a clear understanding of the expectations for next week's session.

PowerPoint 	Wrap-Up Component: PowerPoint • Closing Narrative: The learner is granted the Key of Stewardship and is given a two-sentence preview of the next stage of the journey.
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	Session 2: Creating a Budget (The Key of Clarity)
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G. Review and Fixed/Variable Expenses (10 minutes)

Outcome: Learner will recall previous lesson principles and learn how to identify fixed and variable expenses.

PowerPoint



Review and Fixed/Variable Expenses

Component: PowerPoint

- Opening narrative for the story arc
- The instructor will review key principles.
- The homework assignment from the last session is discussed.
- The instructor will explain fixed and variable expenses with visuals.
- The instructor will lead the learner through a PowerPoint activity in which the learner identifies and sorts expenses into the correct category with instructor feedback.

H. Evaluating Financial Situation Demonstration (15 minutes)

Outcome: The learner gains knowledge of how to evaluate her financial situation.

Bible



Discussion



PowerPoint



Evaluating Financial Situation Demonstration

Component: Physical Bible

- The instructor and learner read the Parable of the Talents in a Bible.

Component: Discussion

- The instructor asks questions to determine comprehension and encourage the learner to reflect on the scripture's real-world application.

Component: PowerPoint

- The instructor demonstrates how the parable applies to the following scenario.
- Scenario: Sara earns \$2,800 a month after taxes. She pays \$1,500 in fixed expenses (rent, utilities, and insurance) and spends another \$1,200 on variable expenses (groceries, dining out, shopping). By the end of the month, she is left with only \$100 in savings, which she often dips into for emergencies. Sara feels like she's always living paycheck to paycheck but doesn't know where to cut back.

I. Budgeting Application (15 min)

Outcome: Learner will utilize the envelope system to track spending and reallocate money to savings.

PowerPoint  Learner Guide  Hands-on 	Budgeting Application Component: PowerPoint • Scenario: Ava loves dining out and spends \$400 a month on restaurants but only \$200 a month on groceries. After tracking her spending for one month, she realizes that by reducing her dining out to twice a month and planning more meals at home, she can cut her restaurant expenses in half, saving \$200. She reallocates \$150 of that amount to her savings goal and keeps \$50 for occasional treats. Component: Learner Guide, Play Money, Envelopes • The learner will complete the Cash Envelope Shuffle activity and the accompanying learner guide activity. ○ distributes \$2800 into different envelopes based on Ava’s current spending then makes adjustments based on financial priorities ○ transfers the correct answers to her learner guide for reference notes
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J. 80/10/10 Application (15 minutes)

Outcome: The learner demonstrates her ability to apply the 80/10/10 rule to a real-world scenario.

PowerPoint



Learner Guide



80/10/10 Application

Component: PowerPoint

- Scenario: Emily earns \$2,800/month but often finds herself running out of money before the next paycheck. She decides to track her spending for one month and lists her income and expenses. She categorizes her expenses into fixed (rent, utilities) and variable (shopping, dining out, entertainment). She discovers that she spends \$400/month on entertainment and dining out, which she can reduce to \$200. Using the 80/10/10 rule, Emily reallocates \$280 (10%) of her income to savings, \$280 to tithing, and adjusts her remaining expenses to fit within \$2,240.

Component: Learner Guide

- The learner will complete the scenario-based learner guide activities.
 - categorizing Emily's fixed and variable expenses
 - implementing the 80/10/10 rule and adjusting Emily's budget accordingly
- The instructor will give feedback and guidance as needed.

K. Wrap-Up (3 minutes)

Outcome: The learner reflects on financial awareness and budgeting through a scriptural lens while reinforcing key financial principles from Lesson 3.

PowerPoint



Wrap-Up

Component: PowerPoint

- The instructor will review key points, and explain the expectation for the homework assignment.
- Closing Narrative: The learner is granted the Key of Clarity and is given a preview of the next stage of the journey.



Session 3: Track Your Spending (The Key of Awareness)

L. Review & Activation (5 minutes)

Outcome: The learner will review key concepts from previous sessions and continue the narrative from the prior week, reinforcing retention and application of skills.

PowerPoint  Discussion 	Review & Activation Component: PowerPoint, Discussion • Opening narrative for the story arc • Discuss the assignment students were given to complete before the session.
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M. Expense Tracking Step-by-Step Demonstration (15 minutes)

Outcome: The learner will be able to track expenses and apply the process to future financial scenarios.

PowerPoint  Learner Guide 	Expense Tracking Step-by-Step Demonstration Component: PowerPoint, Learner Guide • Scenario: Megan often withdraws cash from her account but can't remember where it goes. She needs to track her cash spending to avoid waste and align it with her budget. • As the instructor will use a dynamic slide deck to animate objects and reveal discussion prompts. ○ patterns in Megan's spending ○ categorize expenses ○ spending versus goals • The learner reflects on any emotional triggers that may lead to overspending.
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N. Track Spending Demonstration (15 minutes)

Outcome: The learner will be able to track expenses and apply the process to future financial scenarios.

PowerPoint



Learner Guide



Track Spending Demonstration

Component: PowerPoint, Learner Guide

- Scenario: Sophia uses her debit card for everything but never checks her bank statements. She often gets surprised by how little is left in her account. Sophia wants to learn how to track her spending to avoid running out of money.
- The learner completes the scenario-related activities in the learner guide.
 - choose a tracking method
 - log Sophia's expenses
 - identify overspending
 - reflect on financial discipline

O. Track & Adjust Spending Application

Outcome: The learner will track and adjust spending using a chart.

PowerPoint



Learner Guide



Track & Adjust Spending Application

Component: PowerPoint

- Scenario: Lisa earns \$3,000 monthly but struggles to understand where her money goes. She often uses cash for daily purchases like coffee, snacks, and transportation but doesn't keep receipts. By the end of the month, she has no savings and feels like her money disappears.

Component: Learner Guide

- The learner will track and adjust Lisa's spending using a provided chart in the learner guide.

P. Wrap-Up: Sessions 1-3 Review

Outcome: The learner will apply biblical financial principles to six real-world scenarios.

PowerPoint



Learner Guide



Wrap-Up Sessions 1-3 Review

Component: PowerPoint

- The learner will answer six multiple-choice questions that assess the learner's ability to apply the financial skills covered in the course so far.
- The assessment ends with a presentation of the Key of Awareness and the closing narrative that quickly reviews and then gives a glimpse into the next session.

Component: Learner Guide

- The instructor ensures the learner understands the assignment and expectations for the homework activity.



Session 4: Managing Debt and Credit (The Key of Integrity)

Q. Review/Activation: (10 minutes)

Outcome: The learner's prior knowledge will be activated and linked to the concept of financial integrity.

PowerPoint



Discussion



Review/Activation

Component: PowerPoint, Discussion

- Opening narrative for the story arc
- Discuss the assignment students were given to complete before the session.

Component: PowerPoint

- The instructor will guide the learner through The Bridge of Commitment activity in which the learner builds a digital bridge by matching scripture with the corresponding financial principle.
- The instructor will transition to the scenario activity.

R. Snowball vs. Avalanche Debt Repayment Demonstration: (10 minutes)

Outcome: The learner will apply biblical principals as she analyzes debt repayment strategies and determines the most effective way for Emma to eliminate debt while staying financially stable.

PowerPoint



Snowball vs. Avalanche Debt Repayment Demonstration

Component: PowerPoint

- Scenario: Emma owes \$5,000 across three credit cards with interest rates ranging from 18% to 25%. She earns \$4,000 monthly and can only afford to pay \$300 toward her debt each month. She's unsure which card to prioritize and keeps making minimum payments on all three.
- Snowball versus Avalanche activity - a debt payment simulation

S. Debt Repayment Application: (15 minutes)

Outcome: The learner will identify unnecessary or underutilized expenses, calculate potential savings, and reallocate funds to a financial goal.

PowerPoint



Learner Guide



Hands-on



Debt Repayment Application

Component: PowerPoint

- Hannah has a credit card debt of \$2000. She has been paying the minimum payment of \$35 per month. Hannah subscribes to five streaming services, costing her \$75/month. After reviewing her expenses, she realizes she only uses two services regularly. She decides to cancel the three unused services, saving \$50/month. She reallocates the savings toward paying off her credit card and then sets up an automatic transfer of \$50/month to a savings account.

Component: Learner Guide; Fake Receipts, Bills, and Statements

- The learner will complete the activity that corresponds with the scenario using the documents provided.
 - sort through various receipts, bills, and statements to identify unnecessary expenses
 - reallocate savings to an emergency fund

T. Credit Report Dispute Demonstration: (10 minutes)

Outcome: The learner will review a credit report for errors, understand how to gather documentation to support a dispute and follow up on the results.

PowerPoint  Learner Guide  Hands-on 	Credit Report Dispute Demonstration Component: PowerPoint • The instructor will explain the 6 steps to take if a credit report contains a loan that does not belong to the credit report owner. • Scenario: Olivia checks her credit report and notices a loan listed that she never took out. Concerned that the error could damage her credit score, she gathers all necessary documentation, such as her identification, past bank statements, and proof that the loan does not belong to her. She submits a dispute to the credit bureau, explaining the error and providing supporting evidence. She follows up on her dispute until the error is corrected. Component: Learner Guide, Fake Credit Report, Example Letter of Dispute • The learner will work through the scenario with the instructor looking at documents related to Olivia's credit dispute and complete the notes portion of the learner guide.
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U. Credit Report Dispute Application: (10 minutes)

Outcome: The learner will limit credit card use to essential purchases and pay off balances in full each month.

PowerPoint



Learner Guide



Hands-on



Credit Report Dispute Application

Component: PowerPoint

- Scenario: Isabelle recently reviewed her credit report from AnnualCreditReport.com and noticed a loan listed under her name from "Atlas Loan Solutions," a company she's never interacted with. The loan, listed at \$5,000, is marked as unpaid and has lowered her credit score by 50 points. She also noticed that her previous address is listed as her current address. Isabelle knows this is a mistake because she has never applied for or taken out a loan with this company. This error could affect her ability to qualify for housing or future loans. Isabelle's task is to investigate the error, gather the necessary documentation, and submit a dispute to the credit bureau to ensure the error is removed from her credit report.

Component: Learner Guide, 5 highlighters (Pink, Purple, Green, Orange, Blue)

- The learner will complete the activity that corresponds with the scenario.
 - review Isabelle's credit report
 - document critical details about discrepancy
 - match the evidence to its purpose
 - highlight Isabelle's dispute letter according to purpose
 - outline Isabelle's follow-up plan

V. Wrap-Up: (5 minutes)

Outcome: The learner will leave the session with a clear understanding of the expectations for next week's session.

PowerPoint



Wrap-Up

Component: PowerPoint

- The instructor will review key points, explain the expectation for the homework assignment.
- Closing Narrative: The learner is granted the Key of Integrity and is given a preview of the next stage of the journey.



Session 5: Maintaining Your Strong Foundation (The Key of Balance)

W. The Wise and Foolish Builders Activation: (15 minutes)

Outcome: The learner will recognize the importance of financial balance by making real-time decisions that impact their financial stability.

PowerPoint  Bible  Hands-on  Learner Guide 	The Wise and Foolish Builders Activation Component: PowerPoint, Bible • Opening narrative for the story arc • Discuss the assignment students were given to complete before the first session. • Read Matthew 7:24-27 (The Wise and Foolish Builders). Component: PowerPoint, printable financial scenario deck, Learner Guide • “Balancing Act: The Tightrope of Financial Choices” activity ○ learner will be given 4 scenario cards and will choose the best option. ○ slide will show a tightrope walker who wobbles if a wrong answer is clicked and moves forward when the right answer is clicked Component: Learner Guide • The learner completes the reflection questions in the learner guide.
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X. Strong Financial Choices Demonstration: (10 minutes)

Outcome: The learner will make sound financial choices to repay debt.

PowerPoint



Learner Guide



Strong Financial Choices Demonstration

Component: PowerPoint

- Johanna has \$1,000 in savings and earns \$3,500 monthly. She suddenly faces a \$1,200 car repair bill, which she must pay to get to work. Without enough savings, she uses her credit card, increasing her debt and leaving her stressed about future emergencies.

Component: PowerPoint, Learner Guide

- Johanna's Debt Repayment Challenge
 - three branching paths, each a different debt option, are displayed
 - learner picks a debt path and each choice leads to a slide showing the impact
 - in learner guide, learner completes the reflection and scripture tie-in

Y. Setting and Emergency Fund Goal Application (10 minutes)

Outcome: Review Chloe's spending and reallocate funds to create a balanced budget that prioritizes her goals

PowerPoint



Learner Guide



Setting and Emergency Fund Goal Application

Component: PowerPoint

- Chloe earns \$3,000 a month but finds herself unable to save or prepare for unexpected expenses, much less tithe. After reviewing her spending, she realizes she spends \$400 monthly on dining out and entertainment, leaving little room for savings. Chloe decides to rework her budget by reducing non-essential expenses and allocating \$200 monthly to a savings account for emergencies. She also prioritizes a goal of paying off her \$1,000 credit card debt within six months by reallocating \$100 monthly from her dining budget toward debt repayment.

Component: PowerPoint, Learner Guide

- In the learner guide, the learner will help Chloe reallocate funds to create a balanced budget that prioritizes her goals.

Z. Final Demonstration: (20 minutes)

Outcome: The Learner practices financial coaching , using the biblical principles of finance she has learned throughout the course.

PowerPoint



Learner Guide



Final Demonstration

Component: PowerPoint

- Scenario: Lauren, a 23-year-old cashier, works at a local grocery store, earning \$1,800/month after taxes. She rents a small apartment for \$600/month and spends an additional \$300/month on utilities. Lauren also has a \$150/month car payment and \$50/month car insurance. She spends \$400/month on groceries and \$150 on other expenses like clothing and household items. Lauren has no savings and often relies on her credit card or payday loans for emergencies. She checked her credit report and found no errors, but her credit score is 571.
 - Lauren is committed to Biblical stewardship and wants to prioritize tithing while also:
 - Building a \$500 emergency fund in six months.
 - Paying off her \$500 payday loan, which has a high interest rate.
 - Learning how to manage her money so she can stop living paycheck to paycheck.
 - Lauren has asked for your help to create a financial plan that allows her to tithe while reaching her financial goals. Develop a plan that includes:
 - A monthly budget based on her income and expenses.
 - A strategy to save for her emergency fund.
 - A plan to pay off her payday loan.
 - Recommendations for reducing her expenses while still meeting her family's needs.

Component: PowerPoint, Learner Guide

- The Financial Coaching Challenge Review(role play for the scenario)
 - learner completes bracketed information in a financial advice letter template for Lauren

Component: PowerPoint

- The story arc ends with the learner receiving the Key of Balance, congratulations and a closing word of wisdom.
- (Optional): The learner is presented with a small ornate key to help her remember the lessons she has learned.

AA. Real World Application: (90 minutes)

Outcome: The learner will apply the skills acquired through this course to create a personal, detailed budget plan that includes tithing, saving,

and debt repayment.

Excel Spreadsheet



Learner Guide



Real World Application (No Guidance)

Component: Digital Excel Spreadsheet, Learner Guide

- The real-world final application challenges learners to apply all the financial principles they've learned by creating a personalized budget and savings plan based on their own financial situation. They will track expenses, prioritize spending, and develop a strategy for tithing, saving, and debt repayment. A volunteer will review their submission and provide feedback, ensuring their plan is realistic and sustainable. Learners will then make necessary adjustments and commit to following their plan, reinforcing long-term financial stewardship and responsibility.
- This activity is a pre-requisite to the LIFE class.

OTHER MATERIALS

Instructor Materials



Shared Files



Printable Deliverables

Leader Guide

Learner Guide

Scripture Memory Verse Cards

PowerPoint presentation for each lesson

Printable materials for hands-on activities

Project Sign-Off

Printed Name

Role

Signature

Printed Name

Role

Signature

Printed Name

Role

Signature



Course Blueprint

MONEY MATTERS COURSE

THE KING'S DAUGHTERS MINISTRY

DATE: 07/05/2025