Riches Redeemed
Teacher Guide & Scope and Sequence

Personal Finance / Economics · Grades 9–12 (written for 10th grade)

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Length: 12 weeks, 14 weeks, or 18 weeks · Credit: 1.0 semester (18-week track); 0.5–1.0 at the teacher's discretion on the shorter tracks

This guide is the public planning document for the course. It does not require an account. Answer keys, lecture slides, and the grade grid live in the teacher dashboard after you open a class.

1. What this course is

Riches Redeemed is a 19-chapter biblically integrated personal finance course for high school students. It differs from most personal finance curricula in two ways.

It teaches the story of money, not just the mechanics. Students trace how payments, banking, investing, taxes, and insurance actually came to exist — Mesopotamian grain receipts, Lydian coins, Medici bills of exchange, London goldsmith notes, the Diners Club card, PayPal, Bitcoin — before they are asked to budget a paycheck. The claim is that a student who understands *why* a credit card exists makes better decisions with one.

Scripture is structural, not decorative. Biblical stewardship is not a verse appended to a budgeting worksheet. Proverbs 11:1 on honest weights frames the chapter on taxes and accounting; Proverbs 22:7 on the borrower frames the debt chapter; the Parable of the Talents frames investing. Where Scripture and conventional financial advice diverge, the course says so.

What it is not: it is not a Dave Ramsey substitute, and it does not assume the Ramsey framework. It engages Ramsey directly in the debt chapter and disagrees with him in places, with reasons given.

2. Scope and sequence — 18-week track

Three modules, one chapter per week, with time reserved for module exams and the semester exam. For the 12- and 14-week tracks, see §5.

Module 1 — Financial Industries & Biblical Foundations (Weeks 1–6, Chapters 1–6)

How the financial world came to be, and the biblical frame for engaging it.

Wk	Ch	Reading	Core question
1	1	Introduction to Finance & Personal Money Management	Why does money exist, and who owns it?
2	2	Payments	How did we get from barter to tapping a phone?
3	3	Banking	Why do banks exist, and what happens when they fail?
4	4	Investments	How is capital raised, priced, and stewarded?
5	5	Tax	What do taxes fund, and what does honest reporting require?
6	6	Insurance	How do communities share risk?

Module 1 Exam — timed, cumulative over Chapters 1–6.

Module 2 — Earning, Spending & Personal Finance (Weeks 7–13, Chapters 7–13)

The student's own money, starting with the theology of work.

Wk	Ch	Reading	Core question
7	7	The Bible on Finance	What does Scripture actually say about money?
8	8	Budgeting and Financial Planning	Where does the money go, and who decides?
9	9	Managing Debt	When is borrowing wise, and when is it bondage?
10	10	Saving and Investing	How does compounding reward starting early?
11	11	Entrepreneurial Accounting & Legal Setup	What keeps a small business alive?
12	12	Entrepreneurial Finance	How do you fund, price, and value a venture?
13	13	Earning Income & Career Paths	What is human capital worth, and how is it built?

Module 2 Exam — timed, cumulative over Chapters 7–13.

Module 3 — Protection, Legacy & Life Stages (Weeks 14–18, Chapters 14–19)

Protecting what has been built, and giving it away well.

Wk	Ch	Reading	Core question
14	14	Credit Scores & Credit Reports	How is financial trust measured?
15	15	Major Purchases — Cars, Housing, Big Decisions	How do you buy something large without being owned by it?
16	16	Retirement & Long-Term Wealth Building	How does a 17-year-old think in 40-year horizons?
17	17	Identity Theft, Scams & Financial Protection	How do you protect what you steward?
18	18 + 19	Giving, Philanthropy & Generosity · Financial Life Stages	What is money finally *for*?

Semester Exam — comprehensive.

Pacing note. Chapters 18 and 19 are paired in week 18 because both are reflective rather than mechanical. Teachers running a full-year course should split them and expand the three applied projects.

3. Assessment model

The platform uses categorical weighting. Weights are fixed at the start of term and printed on the official course record.

Category	Format	Grading
Homework	Fill-in-the-blank per chapter	Deterministic — instant, objective
Chapter quizzes	Timed multiple choice, shuffled options	Automatic
Chapter packets	Fill-in-blank + short answer + applied scenario	AI-assisted; **teacher approves every score**
Module exams	Two timed module exams + comprehensive semester exam	Mixed

Category	Format	Grading
Applied projects	Three written: First 1040 · Investment Plan · Life Roadmap	Teacher-graded with rubric

How AI grading works — and what it does not do

The platform grades first; **the teacher approves every score before it is final.** Nothing reaches a transcript without a human decision. Fill-in-the-blank and multiple choice are deterministic. Short answer and applied scenarios are AI-assessed with the teacher able to override, adjust, and comment.

This is a deliberate design choice: it removes the grading burden that causes most co-op finance classes to collapse, without handing a student's permanent record to a model.

4. Running the course

Weekly rhythm

1. **Student reads the chapter** (30–60 minutes; chapters run 2,600–10,100 words).
2. **Student completes homework** — fill-in-blank, reinforces the reading.
3. **Student takes the chapter quiz** — timed, closed-book.
4. **Teacher reviews the grade grid** — approve, adjust, comment.
5. **Discussion** (co-op/classroom) — each chapter has discussion-ready questions in the reading.

Expect **2–4 hours per student per week**. Teacher time after setup is roughly **20–30 minutes per week per class** — most of it in the approval queue. These are planning figures, not stopwatch measurements from a finished class.

What the teacher dashboard gives you

- Class grade grid — every student, every assignment, one screen
- Approval queue for AI-graded work
- Weekly prep view — what's coming, what's outstanding
- Per-chapter lecture slides
- Weekly parent digests (automatic)
- Chapter gating — hold or release the roster together
- PDF report cards and course documentation

Setup checklist

- ■ Purchase Classroom access; note the class code
- ■ Add students (bulk import or individually)
- ■ Choose chapters — all 19, or a custom subset
- ■ Set the term length (6, 12, 18, or 36 weeks); the system distributes the workload
- ■ Confirm grading categories and weights **before** week 1 — these print on the course record
- ■ Send class code and login instructions to families

■ Verify parent digest email addresses

5. Three supported tracks

Pick the track that matches your calendar. All three use the same readings, homework, and grading; they differ in how much of the course you cover and how much room you leave for the harder chapters.

Track A — 12 weeks (Chapters 1–12, one per week)

The tightest complete arc. Covers both financial industries and personal money management, and ends with the student having built a small business on paper.

Wk	Ch	Reading
1	1	Introduction to Finance & Personal Money Management
2	2	Payments
3	3	Banking
4	4	Investments
5	5	Tax
6	6	Insurance
7	7	The Bible on Finance
8	8	Budgeting and Financial Planning
9	9	Managing Debt
10	10	Saving and Investing
11	11	Entrepreneurial Accounting & Legal Setup
12	12	Entrepreneurial Finance

Assessment: Module 1 exam after week 6; final exam after week 12. **Trade-off:** you lose credit scores, major purchases, retirement, fraud protection, giving, and life stages. Choose this only when the calendar forces it. **Watch:** weeks 3 and 4 are the heaviest (Banking, Investments). Investments alone is ~10,100 words.

Track B — 14 weeks (recommended for co-ops)

Same twelve chapters, but Banking and Investments get two weeks each. This is the version to run if you have the room, because Chapters 3 and 4 are where students either build a foundation or quietly fall behind.

Wk	Ch	Focus
1	1	Introduction to Finance & Personal Money Management
2	2	Payments
3	3	Banking — part 1: Templars, Medici, Bank of Amsterdam, fractional reserve
4	3	Banking — part 2: central banks, 20th-century crises, bank types, how banks earn
5	4	Investments — part 1: history through 1929; margin, speculation, the crash
6	4	Investments — part 2: Buffett, Lynch, index funds, dividends, the investment zoo

Wk	Ch	Focus
7	5	Tax
8	6	Insurance
9	7	The Bible on Finance
10	8	Budgeting and Financial Planning
11	9	Managing Debt
12	10	Saving and Investing
13	11	Entrepreneurial Accounting & Legal Setup
14	12	Entrepreneurial Finance

Assessment: Module 1 exam after week 8; final exam after week 14. **Split points:** Chapter 3 divides at "Central Banks: The System's Fire Department." Chapter 4 divides at "Omaha, Nebraska, ~1951–2025" — history before, practice after.

Track C — 18 weeks (all 19 chapters) — full semester credit

The complete course, as laid out in §2. Three modules, two module exams, a comprehensive semester exam, and all three applied projects. This is the track that supports a full 1.0 credit and produces the strongest transcript documentation.

Choosing a track

	Track A (12)	Track B (14)	Track C (18)
Chapters	1–12	1–12	all 19
Hardest chapters get	1 week	2 weeks	1 week
Applied projects	1	1–2	3
Credit typically claimed	0.5	0.5–1.0	1.0
Best for	tight calendar	co-ops	full semester

Chapter gating means a student cannot jump ahead of the class, whichever track you choose. Pacing is set once in setup and enforced automatically.

6. Documentation for transcripts

On completion the platform generates a PDF course record containing:

- Course title and description
- Complete syllabus and chapters covered
- Grading methodology and scale
- Individual assignment and exam scores
- Final weighted grade and letter grade
- Recommended credit hours
- Course duration and completion date

- Instructor name and signature line

Designed as supporting documentation alongside a parent-issued transcript for homeschool graduation portfolios and co-op records.

7. Teaching notes by module

Module 1 is history, and students will ask why. The answer worth giving: every financial product they will ever be sold is a variation on something in these six chapters. A student who knows why the Medici invented the bill of exchange is harder to sell a bad product to.

Chapter 4 is the longest in the course (~10,100 words). Budget two sessions or assign the appendices as optional reading.

Chapter 7 is the hinge. Module 1 is about the world; Module 2 is about the student. Chapter 7 makes the turn theologically. Do not skip it to save a week — the rest of the course assumes it.

Chapters 11 and 12 assume no business experience. Students who have never run anything will still follow them; students who have run a lawn-mowing business will get more.

Chapter 18 will produce the best discussion of the semester. It asks what money is finally for. Leave room.

8. Answer keys and teacher materials

Answer keys are provided for all 19 chapters and are available in the teacher dashboard. Homework, quizzes, packets, and exams are all keyed. Applied projects carry rubrics rather than keys.

9. Notes on counts, weights, and time

- **Homework length is not uniform.** Chapters 8–19 carry exactly 10 fill-in-the-blank items plus an honors reflection. Chapters 1–7 range from 9 to 15 items and structure extra credit differently.
- **Grading weights** are set per course in the dashboard before week 1, then printed on the official course record. They are not locked in this document because a co-op and a single-family course often want different weights.
- **Time estimates in §4** are planning figures, not stopwatch measurements from a finished class.