



## **Wee Savers and Investors Curriculum**

Essential to life today is an understanding of finance. In a world where so many are in debt, or living on a fixed or marginal income, it is important to develop financial literacy. The earlier one learns the skills of saving and investing the better it is for them. How one spends, saves or invests their income is not innate. It must be learned. Many never learn the importance and practicality of saving and investing their money. Only a few people can learn by example, while the greater number who save or invest benefit from mentoring or instruction. Sigma Public Education and Research Foundation, (SPEAR) from inception set a goal under finance to teach the skills and art of saving and investing systematically to as many as possible.

It is very important to have systematic instruction on how to save and invest in the world of finance. Hopefully, all who participate in the Wee Savers and Investors instructional program will use the benefits emphasized and taught in the 4 major areas of finance to their advantage. The SPEAR Board of Directors has designed a curriculum with which the participants can begin to develop financial literacy. The tenants learned and practiced will be for the betterment of one's personal finance. May all who participate in the literacy sessions develop and understanding of the value and use of money for the good of themselves and others.

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