

Smart Start Adventures

Program Scope and Sequence

Program Overview

Smart Start Adventures is a six-week, story-driven financial literacy program created by Journey Federal Credit Union for third-grade learners. Although designed for third-grade students, Smart Start Adventures is intentionally aligned to the Jump\$tart National Standards for Personal Financial Education (2021 Edition) at the Grade 4 Level to ensure early mastery of foundational money concepts.

Students explore real-world financial topics through storytelling, critical thinking, communication exercises, and family engagement activities, laying a strong foundation for future financial confidence.

Program Details

| Feature | Description |
|----------------------|---|
| Length | 6 weeks (1 lesson per week) |
| Lesson Duration | 45 minutes per session |
| Primary Audience | 3rd Grade Students (targeted early exposure) |
| Instructional Design | Story-driven lessons, classroom discussions, vocabulary building, drawing activities, written reflections, and at-home Fireside Chats |
| Family Engagement | Weekly Fireside Chat prompts to foster at-home discussion |
| Assessment Options | Pre/Post Program Explorer Quiz (optional) |

Standards Alignment

| Standard Framework | Supported Area |
|--|---|
| Jump\$tart K-12 National Standards for Personal Financial Education (2021) | Primary Level (Grade 4 Outcomes) |
| Common Core State Standards (CCSS) | Critical thinking, communication, evidence-based discussion, written reflection |

Weekly Learning Path

| Week | Chapter Title | Key Concepts | Student Learning Outcomes | Related Jump\$tart Standards |
|------|----------------|-----------------------------------|---|------------------------------|
| 1 | What Is Money? | Purpose of money, needs vs. wants | Students explain how money helps make choices aligned to personal values. | 4-1, 4-2, 4-3 |

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|---|-------------------|--|--|---------------|
| 2 | Earning Money | Work, income, effort, reward | Students describe ways to earn income and reflect on the value of earned money. | 4-1, 4-2, 4-6 |
| 3 | Needs vs. Wants | Prioritization, decision-making | Students differentiate between needs and wants and make smart financial decisions. | 4-1, 4-3, 4-4 |
| 4 | Saving for a Goal | Saving habits, goal setting, delayed gratification | Students set a personal savings goal and identify steps to achieve it over time. | 4-2, 4-5 |
| 5 | Spending Wisely | Comparison shopping, value assessment | Students evaluate options to make thoughtful, cost-effective spending decisions. | 4-4, 4-5, 4-6 |
| 6 | Sharing & Giving | Generosity, fairness, community impact | Students reflect on how financial resources can be used to support others and build community. | 4-2, 4-6 |

Program Components

- Student Workbook: Interactive, crayon-safe storytelling and activities.
- Teacher Manual: Fully scripted, no-prep-required lesson guides.
- Fireside Chats: Weekly at-home conversation prompts for families.
- Adventure Logs: In-class written reflections to reinforce learning.
- Explorer Quiz: Optional pre/post-program assessment.
- Certificate of Completion: Recognition of student achievement.

Key Educational Skills Developed

| Skill Area | How It's Developed |
|------------------------------|---|
| Financial Decision-Making | Students apply money concepts to personal and family decisions. |
| Critical Thinking | Students weigh options, prioritize needs, and justify spending choices. |
| Communication | Students discuss financial topics with peers and family members. |
| Goal-Setting | Students plan and track saving and spending goals. |
| Responsibility and Community | Students connect personal money habits to broader community impact. |

Program Summary

Smart Start Adventures empowers students with the foundational financial knowledge and real-world skills they need to make smart decisions inside and outside the classroom. Through engaging storytelling, active learning, and family partnerships, students embark on a journey toward lifelong financial confidence.