



Jump\$tart Coalition  
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Jump\$tart Coalition Provider Review Committee,

On behalf of Journey Federal Credit Union, I am proud to submit Smart Start Adventures for consideration as an accredited elementary financial literacy curriculum under the Jump\$tart National Standards for K–12 Personal Finance Education (2021 Edition).

Smart Start Adventures was thoughtfully developed to serve third-grade students in small-district areas, recognizing that early exposure to personal finance concepts can have a transformative impact. Although designed with third-grade learners in mind, the curriculum was purposefully aligned to meet the Grade 4 proficiency expectations outlined in the Jump\$tart National Standards.

This intentional alignment ensures that small-district students, who often have limited access to enrichment resources, receive a curriculum that is both age-appropriate and rigorously benchmarked to national best practices. By introducing core financial literacy concepts a year earlier than typical pacing, Smart Start Adventures empowers young learners to build financial confidence before critical economic behaviors are established.

### **Program Overview**

Smart Start Adventures is a six-chapter, story-driven curriculum that includes:

- Weekly thematic lessons tied to relatable financial decisions
- A teacher manual with structured, no-prep-needed 45-minute lessons
- Vocabulary building, guided discussions, creative writing prompts, and family engagement
- Crayon-safe, low-tech printable workbook pages suitable for rural classrooms

Each chapter concludes with an Adventure Log (in-class reflection) and a Fireside Chat (family discussion), bridging the gap between school instruction and real-world financial conversations at home.

Curriculum Standards Alignment

The curriculum fully addresses key Grade 4 Jump\$tart Standards across Spending, Saving, Earning Income, and Sharing & Giving domains. The matrix below outlines chapter mappings to official 2021 standards:

Chapter Title	Jump\$tart Standard(s)	2021 Description
1: What is Money?	4-1, 4-2, 4-3	Introduces the concept of money, needs vs. wants, and spending choices
2: Earn It to Spend it	4-1, 4-2, 4-3, 4-6	Explores earning income through work, setting savings goals, and early entrepreneurship concepts
3: Needs vs. Wants	4-1, 4-3, 4-4	Helps students distinguish needs from wants and prioritize spending
4: Saving for a Goal	4-2, 4-5	Introduces saving plans, delayed gratification, and making trade-offs to achieve future goals
5: Spending Wisely	4-4, 4-5, 4-6	Teaches comparison shopping, evaluating options, and spending intentionally
6: Sharing & Giving	4-2, 4-6	Highlights generosity, fairness, and using money to help others and build community

*Note: Standards are based on the 2021 Jump\$tart National Standards for Personal Financial Education, primary level outcomes (Grade 4).*

### Why We Are Requesting Accreditation

We respectfully seek accreditation so that:

- Educators can confidently adopt Smart Start Adventures knowing it meets nationally recognized benchmarks;
- Partner organizations and schools can implement the curriculum with fidelity, including integration into early financial literacy initiatives;
- Rural and small-district learners receive equitable access to engaging, high-quality financial education resources.

Digital access to the full student workbook, teacher manual, and supporting materials is available at: <http://www.journeyfcu.org/smart-start-adventures>.

If any additional documentation, pilot feedback, or sample lesson plans would assist your review, we would be happy to provide them.



Thank you for your leadership and commitment to building a financially literate generation. We are proud to align with your standards and look forward to the opportunity to contribute to the Jump\$tart accredited curriculum portfolio.

Sincerely,

Jeffrey Kusler

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