



Smart Start Adventures

Financial Literacy Program

What is Smart Start Adventures?

Smart Start Adventures is a hands-on, story-driven financial literacy program developed by Journey Federal Credit Union, designed especially for third-grade learners. Through weekly adventures, students learn real-world money skills like earning, saving, spending, and sharing, while building critical thinking, confidence, and a foundation for lifelong financial success.

The program even provides students the opportunity to open their first

savings account, receive weekly “paychecks,” and experience the real-world rewards of smart money habits.

Program Highlights:

- 6-Week Adventure Series: story-driven lessons built around real-world financial choices kids can relate to
- Standards-Aligned: fully mapped to Jump\$tart Grade 4 Standards while designed for third-grade learners, and supports Common Core critical thinking skills
- Complete Teacher Manual: ready-to-use scripts, discussions, and activities with zero prep needed
- Colorful Student Workbook: crayon-safe, story-based, and classroom-ready for active learning
- Real-World Banking Experience: student savings accounts, weekly “paychecks,” and a savings match program
- Family Engagement: weekly “Fireside Chats” that spark meaningful money conversations at home
- Adventure Logs: reflection activities that connect classroom learning to real-life money decisions
- Pre/Post Explorer Quiz: an optional, fun way to track student growth and celebrate progress

What’s Included:

- Student Workbook: story-based lessons with interactive activities

- Teacher Manual: complete scripts, timing guides, vocabulary lists, and discussion prompts
- Scope & Sequence Outline: a one-page roadmap of the program
- Answer Key: suggested answers and guidance for educators
- Pre/Post Explorer Quiz: fun assessment to measure student progress
- Parent Letter Template: to introduce families to the program and encourage involvement
- Certificate of Completion: optional recognition to celebrate students' achievements

Why It Matters:

Early financial education changes lives.

Students who practice smart financial habits from a young age develop better decision-making skills, more confidence, and stronger academic foundations.

Smart Start Adventures doesn't just teach students about money. it lets them *experience* it firsthand, connecting learning to real savings, real choices, and real family conversations.

Built specifically to meet the needs of third-grade learners, this program empowers students through both classroom learning and at-home engagement.

For additional details, supporting documentation, or implementation materials, please contact us today!

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