

Dear Parent or Guardian,

We're excited to invite your child to be part of something brand new, and truly meaningful.

This spring, your child's class will participate in *Smart Start Adventures*, a six, week financial literacy adventure created by Journey Federal Credit Union. It's more than a lesson, it's real money, real savings, and real habits for the real world.

Here's how it works:

- Each student opens their own youth savings account with Journey FCU.
- We'll deposit a \$5 enrollment bonus to get them started.
- Every week for six weeks, your child will receive a \$3 "paycheck" in their account—just like earning money for a job well done.
- In class, they'll complete the Smart Start Adventures workbook, filled with colorful stories, goal, setting, and fun challenges.
- Each week ends with a Fireside Chat, a reflection activity that invites family conversation at home about what they learned.

Why We're Doing This

Too often, kids grow up learning about money the hard way. We're changing that by giving them a safe, supportive space to practice, with guidance from both us and you. When students see savings grow and decisions pay off, confidence follows — and along the way, they'll also build critical thinking and decision-making skills that align with important 3rd-grade academic standards like those in Common Core.

How You Can Be Involved

You're invited to join the journey alongside your child. Parents can:

- Use an existing or open your own Journey FCU account (we'll add a \$5 bonus for you, too!)
- Enroll in the match program—each week, we'll automatically transfer \$3 from your account to your child's account to double their savings.
(And here's the best part: we'll cover that \$3 for you each week. It's completely on us.)
- Use the Fireside Chat pages at home to talk about goals, choices, and smart money habits



Participation is optional, but powerful. Your involvement sends a lasting message: this matters. And when your child sees their money grow, because you were part of it, that lesson sticks for life.

We're proud to lead the way in youth financial education, and even prouder to partner with families like yours to build a stronger future, one paycheck at a time.

If you have any questions about the program, please don't hesitate to contact me by any of the methods below.

Sincerely,

Jeffrey Kusler

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SMART START
ADVENTURES
A FINANCIAL LITERACY WORKBOOK

