

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

Note: For full Jump\$tart standards alignment, national accreditation intent, and Common Core integration, see the accompanying document: *Smart Start Adventures – Standards Alignment Summary*.

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.

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.

Note: For full Jump\$tart standards alignment, national accreditation intent, and Common Core integration, see the accompanying document: *Smart Start Adventures – Standards Alignment Summary*.