

# Smart Start Adventures

## *Standards Alignment Summary*

### **Program Overview**

Smart Start Adventures is a six-week, story-driven financial literacy curriculum developed by Journey Federal Credit Union for third-grade students in small and rural school districts. Through weekly adventures, hands-on activities, and a real savings simulation, students learn to earn, save, spend, and share wisely, building critical thinking and real-world money skills.

Though designed for third-grade learners, Smart Start Adventures is intentionally aligned with the Grade 4 outcomes of the Jump\$tart National Standards for K–12 Personal Finance Education (2021 Edition). This forward-pacing ensures earlier mastery of key financial behaviors while maintaining age-appropriate language, visuals, and classroom flow.

### **Intent for Clearinghouse Listing**

We respectfully submit this alignment summary to support Smart Start Adventures' inclusion in the Jump\$tart Clearinghouse. This document provides formal mapping of our content to the 2021 National Standards for Personal Financial Education and serves as a transparent guide for educators and partners seeking quality, standards-based financial education for early learners.

### **Curriculum Components**

- Student Workbook (printable, story-based, crayon-safe)
- Student Workbook – Colorful, story-based lessons with fun, hands-on activities
- Teacher Manual – Fully scripted, ready-to-teach guides with built-in timing and discussion prompts
- Savings Simulation – Optional real-world experience with student accounts and weekly “paychecks”
- Fireside Chats – Weekly take-home prompts that spark money conversations with families
- Explorer Quiz – A light, pre/post assessment to celebrate student growth and learning

## Jump\$tart Standards Mapping (Grade 4 Level)

Chapter	Jump\$tart Standards	Key Concepts
1. What is Money?	4-1, 4-2, 4-3	Needs vs. wants, purpose of money, choice-making
2. Earn It to Spend It	4-1, 4-2, 4-3, 4-6	Income, saving goals, early entrepreneurship
3. Needs vs. Wants	4-1, 4-3, 4-4	Prioritization, evaluating spending decisions
4. Saving for a Goal	4-2, 4-5	Goal-setting, delayed gratification, trade-offs
5. Spending Wisely	4-4, 4-5, 4-6	Comparison shopping, value assessment
6. Sharing & Giving	4-2, 4-6	Generosity, fairness, community contribution

### Common Core Skills Supported

Smart Start Adventures also reinforces foundational Common Core-aligned academic skills:

- Critical Thinking: weighing financial decisions and outcomes
- Evidence-Based Communication: sharing and justifying choices in writing and discussion
- Literacy & Vocabulary: financial terms embedded in stories and prompts
- Written Reflection: journaling and goal-tracking in Adventure Logs
- Family Engagement: bridging school-home learning with discussion prompts

### Instructional Format & Timing

- 6 weeks | 1 lesson per week
- 45 minutes per session
- Designed for third-grade students
- Supports flexible classroom use (with or without enhanced savings simulation)

### Contact Information

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