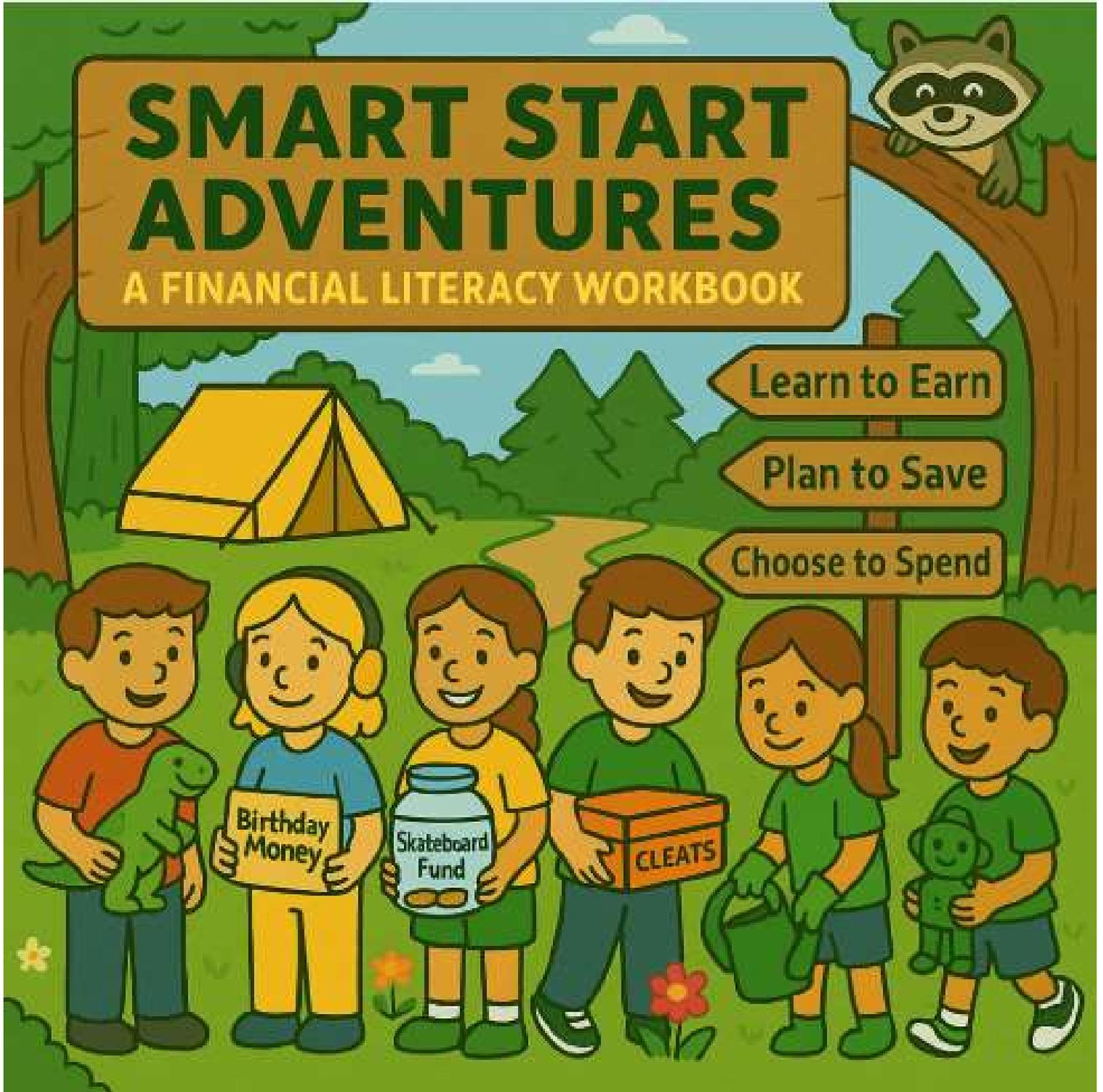


# Smart Start Adventures - Teacher Manual



# Introduction

Welcome to Smart Start Adventures, a hands-on, story-driven financial literacy program created specifically for third-grade learners. This program is designed to make financial education fun, accessible, and meaningful, with real-world application at every step.

Each chapter focuses on essential money concepts like earning, saving, spending, and giving. Through engaging stories, colorful illustrations, classroom discussions, vocabulary exploration, and take-home family reflections, students practice making thoughtful financial decisions in a safe, supportive environment.

Smart Start Adventures aligns to the Jump\$tart Coalition's National Standards for K–12 Personal Finance Education (2021 Edition) at the Grade 4 level, while remaining developmentally appropriate for third-grade learners. This early introduction strategy gives students a head start on building financial confidence and critical thinking skills. The curriculum also supports key Common Core-aligned skills in critical thinking, decision-making, communication, and reflection.

No special preparation is needed as every lesson is fully planned and ready to go. Whether you're a classroom teacher, a community educator, or a credit union partner, this guide gives you everything you need to deliver a successful six-week program that truly makes a difference.

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# Student Workbook Table of Contents

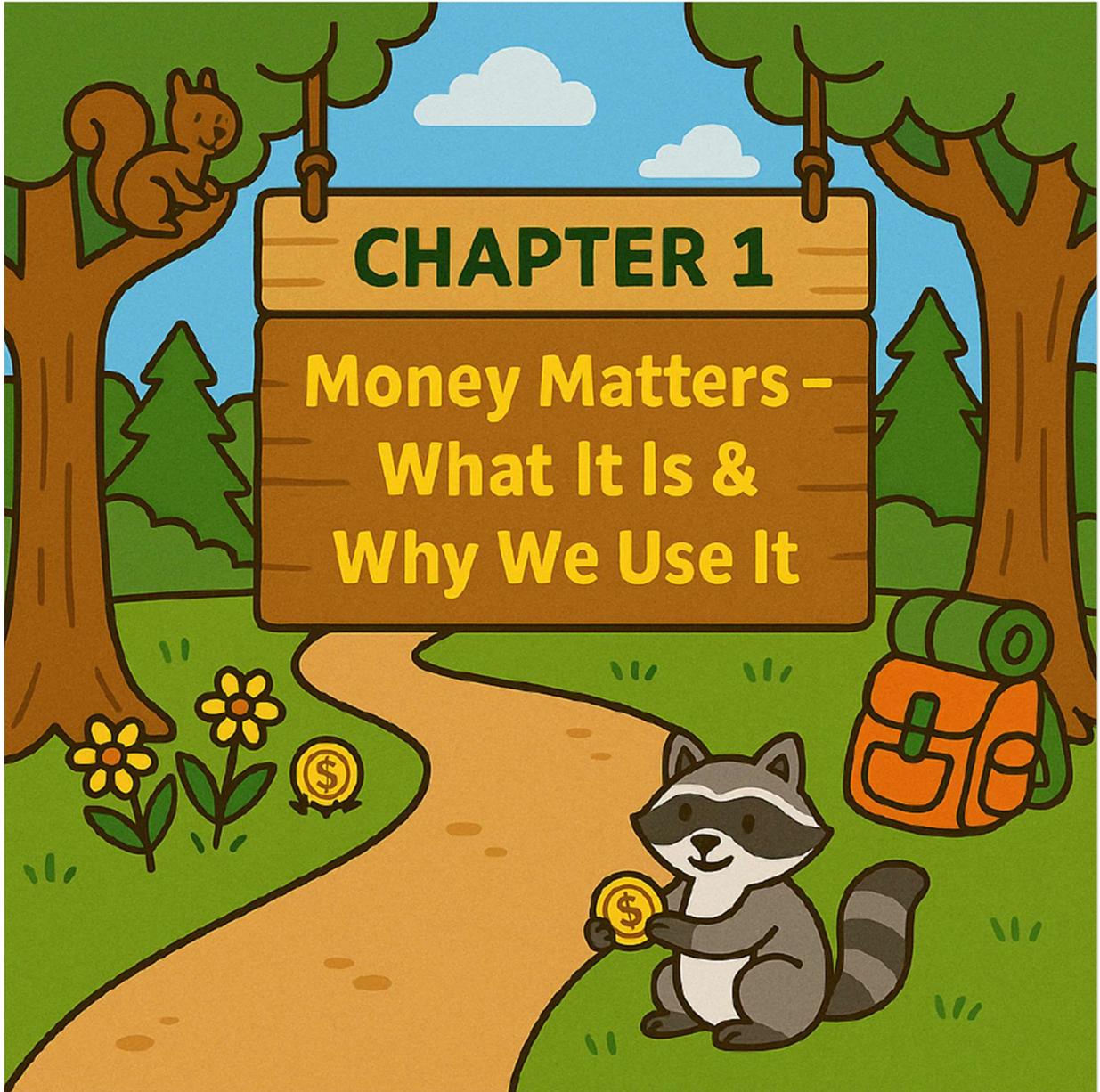
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# Chapter 1: What Is Money?



Student Focus: Understanding what money is, how we use it, and what it helps us choose

Jump\$tart Standards Alignment (Grade 4 Outcomes, taught to 3rd Grade Learners):

- 4-1: Describe the role of money and recognize different uses for money.
- 4-2: Identify sources of income (work, gifts) and how people acquire money.
- 4-3: Distinguish between needs and wants when making spending decisions.

Learning Objectives By the end of this lesson, students will be able to:

- Explain what money is and how it is used.
- Identify needs vs. wants.

- Reflect on how personal choices and values guide how we use money.

Total Time: 45 minutes This lesson is designed for a single 45-minute classroom block. Fireside Chat is completed at home. The Adventure Log is completed in class.

### Lesson Plan Overview

Time	Activity
5 min	Map & Mission
10 min	Word Camp Vocabulary
10 min	Trail Tale Read-Aloud
5 min	Camp Questions
10 min	Explorer Challenge
7 min	Adventure Log Writing
3 min	Fireside Chat Instructions

### Lesson Delivery Script & Instructions

1. **MAP & MISSION** (5 minutes) Say to class: “Money is more than just dollars and coins. It helps us get the things we need and want—but it also shows what’s important to us. That’s our mission this week: to understand what makes money matter.”



Money is more than coins or dollars—it helps us get the things we need and want. In this chapter, we’ll learn what money is, why it has value, and how we use it in our everyday lives.

Your mission? Understand what makes money matter and how it helps us make choices

Prompt Discussion (whole class or partner share):

- What are some things money helps us do?
  - Why do people need money?
  - What choices do we have when we use money?
2. **WORD CAMP – Vocabulary Warm-Up** (10 minutes) Say: “These are the important words we’ll use on this adventure. Let’s figure them out together.”



How to teach each vocabulary word:

- Say the word aloud.
- Ask students: “What do you think this word means?”
- Offer a helpful clue or example.
- Read the definition aloud.
- Ask for a student-created sentence or example.

Word	Clue/Prompt	Student-Friendly Definition
Money	“What do we use to buy things?”	What we use to buy things
Trade	“What do you call swapping one thing for another?”	Swapping one thing for another
Value	“What tells you how much something is worth?”	How much something is worth
Goods	“What are things you can buy or sell?”	Things you can buy or sell

Teach each using the 5-step method: guess → prompt → definition → example → restate.

3. TRAIL TALE – Diego’s Story (10 minutes) Say: “Now we’re going to hear a story about a student named Diego. Listen carefully to the choices he has to make.”

Read the story aloud or have students follow as you read. Pause halfway—right after: “He looked at his money, then at the robot.”



Ask:

- What do you think Diego will choose?
- What would you do if you were Diego?



## CAMP QUESTIONS

4. CAMP QUESTIONS (5 minutes) Prompt students to answer the same questions they see in their workbook on page 6:
- What did Diego choose to spend his money on?

- Was it a need or a want? Why did it still matter?

This can be done aloud, in pairs, or written in notebooks depending on your class.



5. EXPLORER CHALLENGE – Needs & Wants Drawing (10 minutes) Say: “Now it’s your turn to think about needs and wants. You’ll draw two things: one you need, and one you want.”

Student Instructions (page 8):

- Draw one item you need.
- Draw one item you want.
- Label both drawings.
- Circle the one you’d spend your money on first.

While students work, ask:

- How did you decide which to choose?
- Would everyone in the class choose the same things?

Fast finishers can:

- Add colors or speech bubbles to their drawings.
- Write one sentence under each drawing explaining why they picked it.



6. ADVENTURE LOG – Written Reflection (7 minutes) Say: “This part is called the Adventure Log—it’s where you write about what you learned today.”

Prompt students to answer the same questions they see on the page:

- “If I had \$5, I would spend it on...” (Encourage them to explain why.)
- “One smart way to use money is...” (Let students share ideas: saving, buying something important, helping someone, etc.)

This section can be written in complete sentences or bullet points based on ability level.

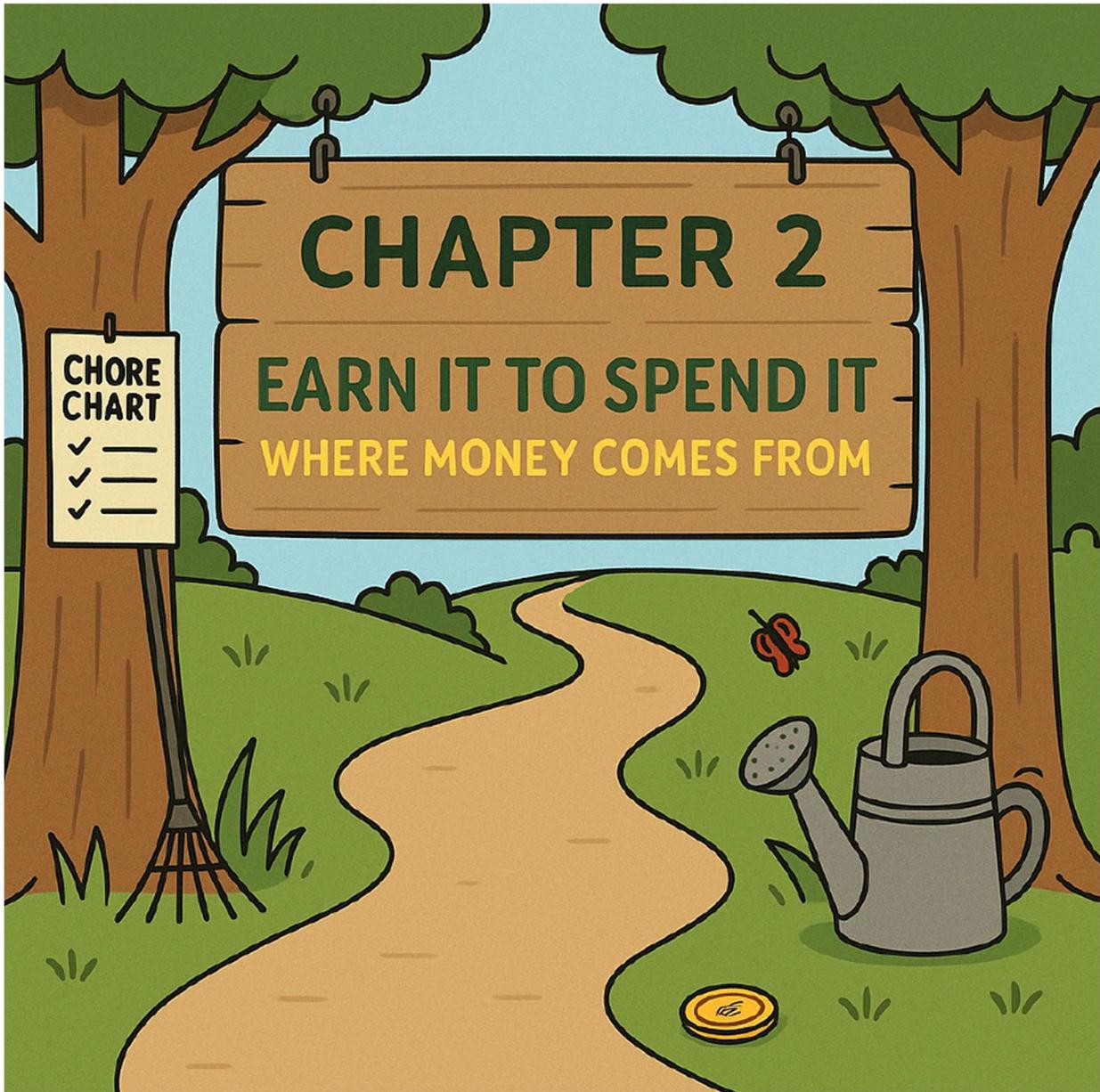
7. FIRESIDE CHAT – Home Reflection (3 minutes) Say to students: “Tonight, your job is to talk to someone at home—like your parent, grandparent, or big brother or sister—about a real money decision.”

Read aloud the Fireside Chat prompt: “Talk with someone at home about the last thing they spent money on. Was it a good choice? How did they feel afterward?”

Directions to Students: Focus on the conversation first and write down what you think after.



## Chapter 2: Earning Money



Student Focus: Understanding how money is earned and why earning makes spending more meaningful

Jump\$tart Standards Alignment (Grade 4 Outcomes, taught to 3rd Grade Learners):

- 4-1: Describe the role of money and recognize different uses for money.
- 4-2: Identify sources of income (work, gifts) and how people acquire money.
- 4-6: Explain ways to plan for spending and saving based on expected income.

Learning Objectives By the end of this lesson, students will be able to:

- Describe how people can earn money through work or helping others.

- Recognize that earning money takes effort and builds pride.
- Reflect on how they could earn money and make a plan for spending it.

Total Time: 45 minutes This lesson is designed for a single 45-minute classroom block. Fireside Chat is completed at home. The Adventure Log is completed in class.

#### Lesson Plan Overview

Time	Activity
5 min	Map & Mission
10 min	Word Camp Vocabulary
10 min	Trail Tale Read-Aloud
5 min	Camp Questions
10 min	Explorer Challenge
7 min	Adventure Log Writing
3 min	Fireside Chat Instructions

#### Lesson Delivery Script & Instructions

1. **MAP & MISSION** (5 minutes) Say to class: "This week, we're learning how people earn money. You'll see that when we work hard for something, it can feel even more special when we finally get it."



Money doesn't just appear—it's earned! Whether by doing chores or helping others, we can work for the money we use. In this chapter, we'll see how earning feels and why it makes spending even more meaningful.

#### Prompt Discussion:

- Have you ever earned money before?
  - What kind of jobs or chores do people get paid for?
  - How do you think it feels to spend money you've earned yourself?
2. **WORD CAMP – Vocabulary Warm-Up** (10 minutes) Say: "Let's learn the words we'll use on today's adventure. We'll figure out what each word means together."



How to teach each vocabulary word:

- Say the word aloud.
- Ask students: “What do you think this word means?”
- Offer a helpful clue or real-life connection.
- Read the definition aloud.
- Ask a student to give an example in their own words.

Word	Clue/Prompt	Student-Friendly Definition
<b>Earn</b>	“What do you do to get money from doing work?”	To get money for doing work
<b>Chore</b>	“What do you call a small job to help at home?”	A small job you do to help at home
<b>Allowance</b>	“What do you call the money you get for chores?”	Money you get for doing chores
<b>Income</b>	“What do you call all the money you earn or receive?”	All the money you earn or receive

Teach each using the 5-step method: guess → prompt → definition → example → restate.

3. TRAIL TALE – Katie’s Story (10 minutes) Say: “Now we’ll read about Katie, who worked toward a special goal by helping in the garden.”



Read aloud or have students follow on page 12. Pause after: "Each day she helped water the flowers, and each day she..."

Ask:

- What do you think Katie is saving for?
- What kind of work is she doing?



## CAMP QUESTIONS

4. **CAMP QUESTIONS** (5 minutes) Prompt students to answer the questions from page 13:
  - How did Katie earn her money?
  - What did she choose to spend it on?

This can be done aloud, in pairs, or in notebooks depending on class preference.



5. **EXPLORER CHALLENGE – Chore Chart** (10 minutes) Say: "Now it's your turn to think about how you could earn money. We'll start by creating your own chore chart."

Student Instructions (page 14):

- List 3 ways you could earn money at home or in your community.
- Examples: walking a pet, cleaning, picking up toys, watering plants.

Optional Extension:

- Share with a partner which chore you'd most like to do and why.

Fast finishers can:

- Add drawings next to their chores.
- Add a "goal" bubble for what they're saving for.



6. **ADVENTURE LOG – Written Reflection** (7 minutes) Say: "Now let's think about what you might work toward. This is your Adventure Log—a place to write about your goal."

Prompt (page 15):

- "One way I could earn money is..."
- "I would like to spend it on..."

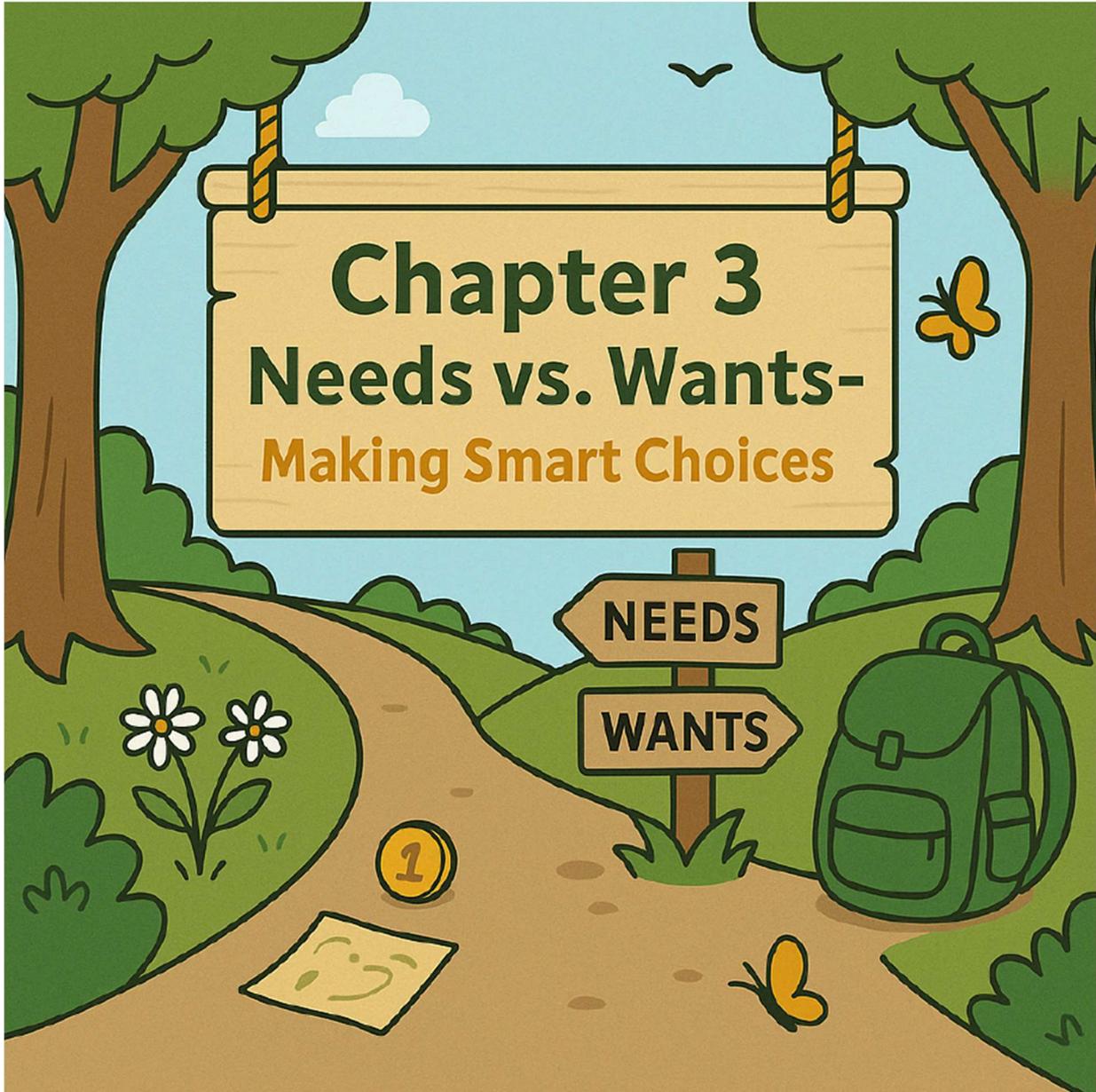
Encourage creativity and full sentences or bullet points depending on level.

7. FIRESIDE CHAT – Home Reflection (3 minutes) Say: "Tonight, you'll have a Fireside Chat at home. This is a real conversation—not homework. Just talk about what you learned today."

Prompt: "Ask someone about something they worked hard for. Was it worth it?"



## Chapter 3: Needs vs. Wants



Student Focus: Distinguishing needs from wants and learning how to make smart spending choices

Jump\$tart Standards Alignment (Grade 4 Outcomes, taught to 3rd Grade Learners):

- 4-1: Describe the role of money and recognize different uses for money.
- 4-3: Distinguish between needs and wants when making spending decisions.
- 4-4: Explain how individuals make choices about spending and saving.

Learning Objectives By the end of this lesson, students will be able to:

- Identify the difference between needs and wants.
- Explain why choices about money matter.

- Reflect on how to prioritize when they can't afford both.

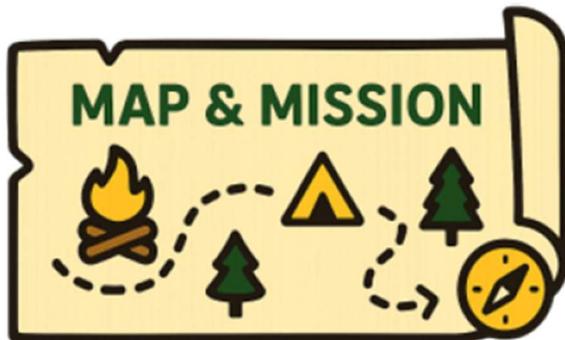
Total Time: 45 minutes This lesson is designed for a single 45-minute classroom block. Fireside Chat is completed at home. The Adventure Log is completed in class.

### Lesson Plan Overview

Time	Activity
5 min	Map & Mission
10 min	Word Camp Vocabulary
10 min	Trail Tale Read-Aloud
5 min	Camp Questions
10 min	Explorer Challenge
7 min	Adventure Log Writing
3 min	Fireside Chat Instructions

### Lesson Delivery Script & Instructions

1. MAP & MISSION (5 minutes) Say: "Sometimes we want more than we can buy. That's why we have to learn the difference between what we need and what we want."



Sometimes we want more than we can buy. That's why we need to know the difference between what we need and what we want. This chapter helps you make smart choices about spending.

### Prompt Discussion:

- What's something you've really wanted before?
  - What's something you needed, even if it wasn't exciting?
  - What would you do if you couldn't afford both?
2. WORD CAMP – Vocabulary Warm-Up (10 minutes) Say: "Let's learn the words we'll use on today's adventure. We'll figure out what each word means together."



How to teach each vocabulary word:

- Say the word aloud.
- Ask students: “What do you think this word means?”
- Offer a helpful clue or real-life connection.
- Read the definition aloud.
- Ask a student to give an example in their own words.

Word	Clue/Prompt	Student-Friendly Definition
Need	“What do you need to live and be healthy?”	Something you must have to live
Want	“What’s something you’d like, but don’t need?”	Something you’d like, but don’t need
Budget	“What do you call a plan for how to use money?”	A plan for how to use your money
Spend	“What do you do when you use money to buy something?”	To use money to buy something

Teach each using the 5-step method: guess → prompt → definition → example → restate.

3. TRAIL TALE – Lucas’s Story (10 minutes) Say: "Let’s hear about Lucas and a big decision he had to make with his birthday money."



Read aloud page 19. Pause after: "Lucas looked between them, thinking hard."

Ask:

- What do you think he'll choose?
- What would you do if your shoes had holes?



## CAMP QUESTIONS

4. CAMP QUESTIONS (5 minutes) Use workbook questions on page 20:

- What were Lucas's two choices?
- Which one did he pick, and why?

Let students respond aloud or write quietly. Optionally partner-share answers.



5. EXPLORER CHALLENGE – Needs & Wants Sorting (10 minutes) Say: "Now it's your turn to show what you know about needs and wants."

Student Instructions (page 22):

- Draw three things you need inside the "Needs" circle.
- Draw three things you want inside the "Wants" circle.
- If something feels like it could be both, draw it where the circles overlap.
- Label each drawing.

Prompt While Working:

- How do you decide if something is a need or a want?
- Could your answer be different from someone else's?

Fast Finishers Can:

- Add stars or hearts to the most important item they drew.
- Write a short sentence explaining how each item helps them.



6. ADVENTURE LOG – Written Reflection (7 minutes) Prompt (page 21):
  - "One thing I need right now is..."
  - "One thing I want is..."

Encourage reflection on family spending decisions.

7. FIRESIDE CHAT – Home Reflection (3 minutes) Prompt: "Talk about a time your family had to pick one thing instead of two. How did you decide?"



## Chapter 4: Saving for a Goal



Student Focus: Learning how saving money over time helps achieve big goals

Jump\$tart Standards Alignment (Grade 4 Outcomes, taught to 3rd Grade Learners):

- 4-2: Identify sources of income and ways people acquire money to save.
- 4-5: Describe strategies to achieve personal saving goals.

Learning Objectives By the end of this lesson, students will be able to:

- Understand what a savings goal is.
- Learn how small amounts add up over time.
- Reflect on saving for something they care about.

Total Time: 45 minutes Fireside Chat is completed at home. The Adventure Log is completed in class.

### Lesson Plan Overview

Time	Activity
5 min	Map & Mission
10 min	Word Camp Vocabulary
10 min	Trail Tale Read-Aloud
5 min	Camp Questions
10 min	Explorer Challenge
7 min	Adventure Log Writing
3 min	Fireside Chat Instructions

### Lesson Delivery Script & Instructions

1. MAP & MISSION (5 minutes) Say: "Big goals take time. But if you save a little each week, you can reach them."



Sometimes, we can't buy what we want right away. But if we plan and save over time, we can reach big goals. In this chapter, we'll learn how saving a little each week adds up to something awesome.

### Prompt Discussion:

- Have you ever saved for something before?
  - How did it feel when you reached your goal?
  - Did saving make the item feel more special?
2. WORD CAMP – Vocabulary Warm-Up (10 minutes) Say: "Let's learn the words we'll use on today's adventure. We'll figure out what each word means together."



How to teach each vocabulary word:

- Say the word aloud.
- Ask students: “What do you think this word means?”
- Offer a helpful clue or real-life connection.
- Read the definition aloud.
- Ask a student to give an example in their own words.

Word	Clue/Prompt	Student-Friendly Definition
Save	“What do you do when you keep money for later?”	To keep money to use later
Goal	“What are you trying to reach or buy?”	Something you want to reach or buy
Plan	“What helps you reach your goal?”	Steps you take to reach your goal
Patience	“What do you need when you wait calmly for something?”	Waiting calmly for something you want

Teach each using the 5-step method: guess → prompt → definition → example → restate.

3. TRAIL TALE – Emily’s Story (10 minutes) Say: “Now we’ll read about Emily, who wanted something really special—and saved little by little to get it.”



Read aloud or have students follow on page 26. Pause after: "She counted her dollars and smiled."

Ask:

- What do you think Emily is saving for?
- Why do you think she didn't spend her money right away?



# CAMP QUESTIONS

4. CAMP QUESTIONS (5 minutes) Use workbook page 27:
- What was Emily saving for?
  - How did her plan help her reach her goal?

Students can write or share aloud.



5. EXPLORER CHALLENGE – My Savings Plan (10 minutes) Say: " "Imagine you're packing for a camping trip! You'll need to decide what's most important to bring."

Student Instructions (page 29):

- Draw 10 items you would want to take on a camping trip. (Examples: food, sleeping bag, video games, candy, flashlight.)
- Oh no! Your backpack can only hold 5 items.
- Circle the 5 items you need most.
- Write or share: Which items did you leave behind? Why?

Prompt While Working:

- How did you decide which items were most important?
- Did anyone make different choices?

Fast Finishers Can:

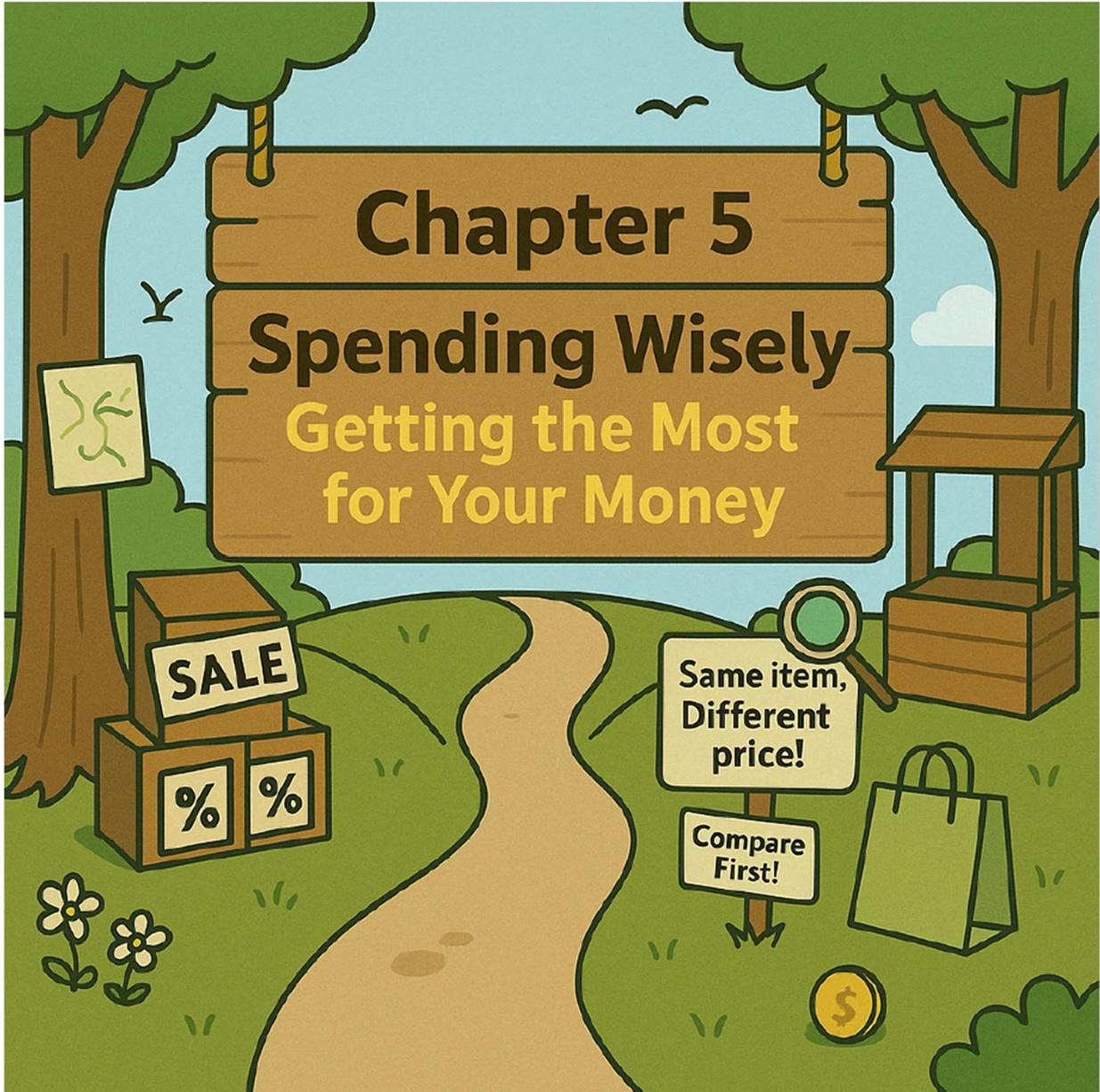
- Add color and creativity to their drawings.
- Create a "Dream Camping Backpack" with a fun design and label.



6. ADVENTURE LOG – Written Reflection (7 minutes) Prompt (page 28):
- "My savings goal is..."
  - "One step I can take this week is..."
7. FIRESIDE CHAT – Home Reflection (3 minutes) Prompt: "Has anyone in your family saved up for something big? What did they do to reach their goal?"



## Chapter 5: Spending Wisely



Student Focus: Learning how to compare products and make smart spending choices

Jump\$tart Standards Alignment (Grade 4 Outcomes, taught to 3rd Grade Learners):

- 4-4: Explain how individuals make choices about spending and saving.
- 4-5: Describe strategies to achieve personal saving goals.
- 4-6: Explain ways to plan for spending and saving based on expected income.

Learning Objectives By the end of this lesson, students will be able to:

- Learn to compare prices
- Understand that spending wisely means thinking before buying

- Practice choosing the better deal

Total Time: 45 minutes

Lesson Plan Overview

Time	Activity
5 min	Map & Mission
10 min	Word Camp Vocabulary
10 min	Trail Tale Read-Aloud
5 min	Camp Questions
10 min	Explorer Challenge
7 min	Adventure Log Writing
3 min	Fireside Chat Instructions

Lesson Delivery Script & Instructions

1. MAP & MISSION (5 minutes) Say: "We can spend money in smart ways. Let's learn how to compare before we buy."



Being smart with money means making good choices. That means comparing prices and picking the best deal—not just the first thing you see. Let's learn how to spend wisely!

Prompt:

- What does it mean to get a good deal?
  - Why should we check prices first?
2. WORD CAMP – Vocabulary Warm-Up (10 minutes) Say: "Let's learn the words we'll use on today's adventure. We'll figure out what each word means together."



How to teach each vocabulary word:

- Say the word aloud.
- Ask students: “What do you think this word means?”
- Offer a helpful clue or real-life connection.
- Read the definition aloud.
- Ask a student to give an example in their own words.

Word	Clue/Prompt	Student-Friendly Definition
Compare	“What do we do when we look at two things?”	To see what’s the same or different
Price	“How much does something cost?”	How much something costs
Choice	“What do you make when you pick something?”	A decision between two or more things
Deal	“What’s it called when it’s a really good price?”	A good price for what you get

Teach each using the 5-step method: guess → prompt → definition → example → restate.

3. TRAIL TALE – Ava’s Story (10 minutes) Say: “Let’s read about Ava, who wanted something new—but also wanted to make a smart choice.”



Read aloud or have students follow along on pages 33. Pause after: "She saw two pairs of headphones."

Ask:

- What do you think Ava will do?
- Why might comparing items be helpful before spending?



## CAMP QUESTIONS

4. CAMP QUESTIONS (5 minutes) Workbook page 34:

- What did Ava do before buying?
- How did comparing help her?

Students can discuss or write in journals.



5. EXPLORER CHALLENGE – Smart Spending Sort (10 minutes) Student Instructions (page 36):

- Compare two juice options
- Circle the better deal
- Explain why you picked it

Fast finishers:

- Create their own product comparison
- Add another item to compare



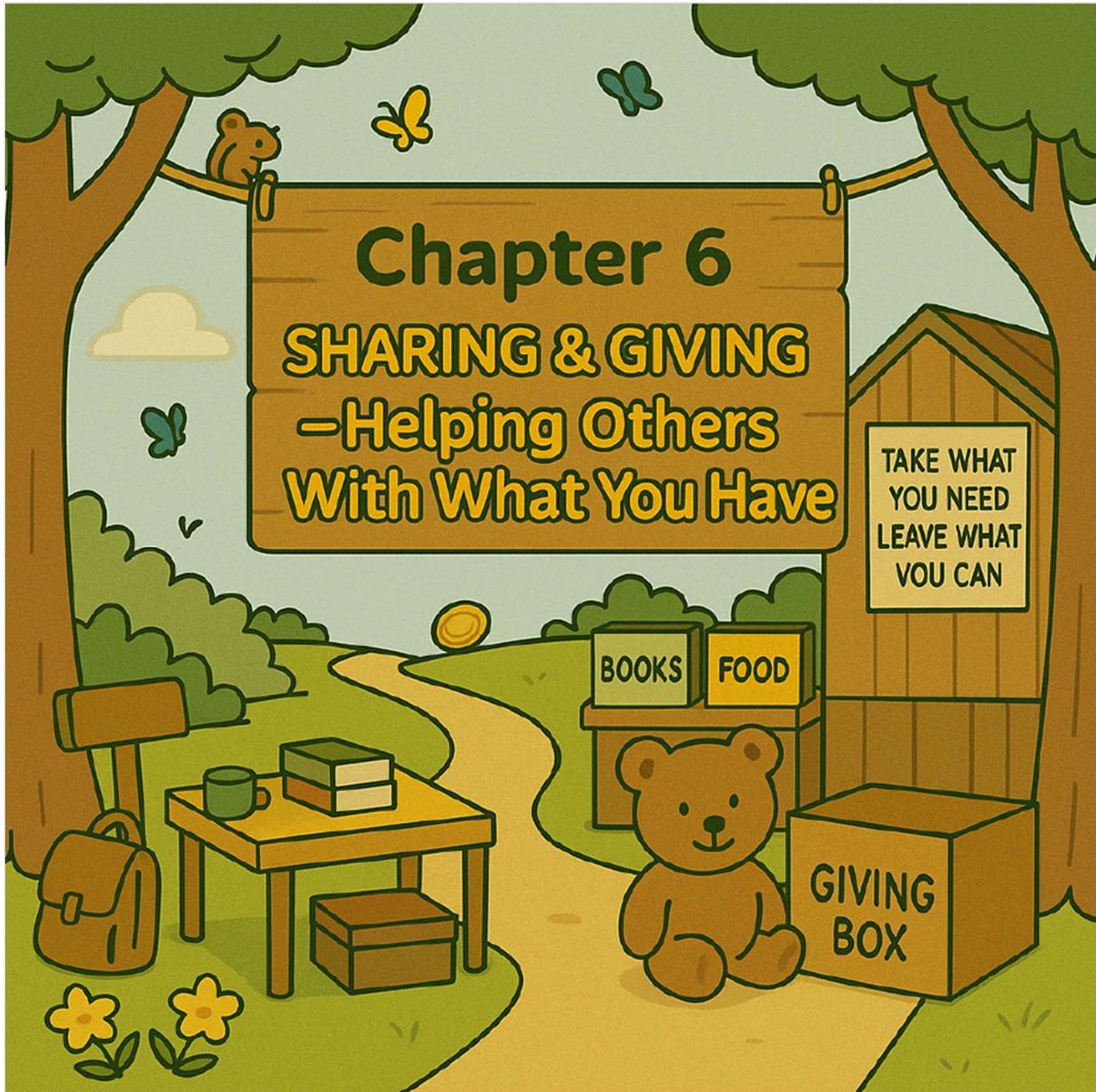
6. ADVENTURE LOG – Written Reflection (7 minutes) Prompt (page 35):

- “One way I can spend wisely is...”
- “Next time I shop, I will remember to...”

7. FIRESIDE CHAT – Home Reflection (3 minutes) Prompt: "Has your family ever used coupons or shopped for a deal? What did you save?"



## Chapter 6: Sharing & Giving



Student Focus: Understanding generosity, fairness, and how to help others through giving

Jump\$tart Standards Alignment (Grade 4 Outcomes, taught to 3rd Grade Learners):

- 4-2: Identify sources of income and how money can be used to help others.
- 4-6: Explain ways to plan for spending, saving, and giving.

Learning Objectives By the end of this lesson, students will be able to:

- Understand the value of generosity

- Reflect on giving as part of financial responsibility
- Identify ways they can help others

Total Time: 45 minutes

### Lesson Plan Overview

Time	Activity
5 min	Map & Mission
10 min	Word Camp Vocabulary
10 min	Trail Tale Read-Aloud
5 min	Camp Questions
10 min	Explorer Challenge
7 min	Adventure Log Writing
3 min	Fireside Chat Instructions

### Lesson Delivery Script & Instructions

1. **MAP & MISSION** (5 minutes) Say: "Money isn't just for us—it can help other people too."



Money doesn't just help you—it can help others, too. In this chapter, we learn how generosity, fairness, and community are all part of being financially smart.

### Prompt:

- Have you ever shared something important to you?
  - How did it feel?
2. **WORD CAMP – Vocabulary Warm-Up** (10 minutes) Say: "Let's learn the words we'll use on today's adventure. We'll figure out what each word means together."



How to teach each vocabulary word:

- Say the word aloud.
- Ask students: “What do you think this word means?”
- Offer a helpful clue or real-life connection.
- Read the definition aloud.
- Ask a student to give an example in their own words.

Word	Clue/Prompt	Student-Friendly Definition
Share	“What do you do when you let someone else use something?”	To let someone else use or have part of something
Give	“What do you do when you help someone with a gift?”	To offer something to help someone
Community	“What’s a group of people who help each other?”	A group of people who help and care about each other
Fairness	“What makes things feel equal and kind?”	Making sure things are equal and kind

Teach each using the 5-step method: guess → prompt → definition → example → restate.

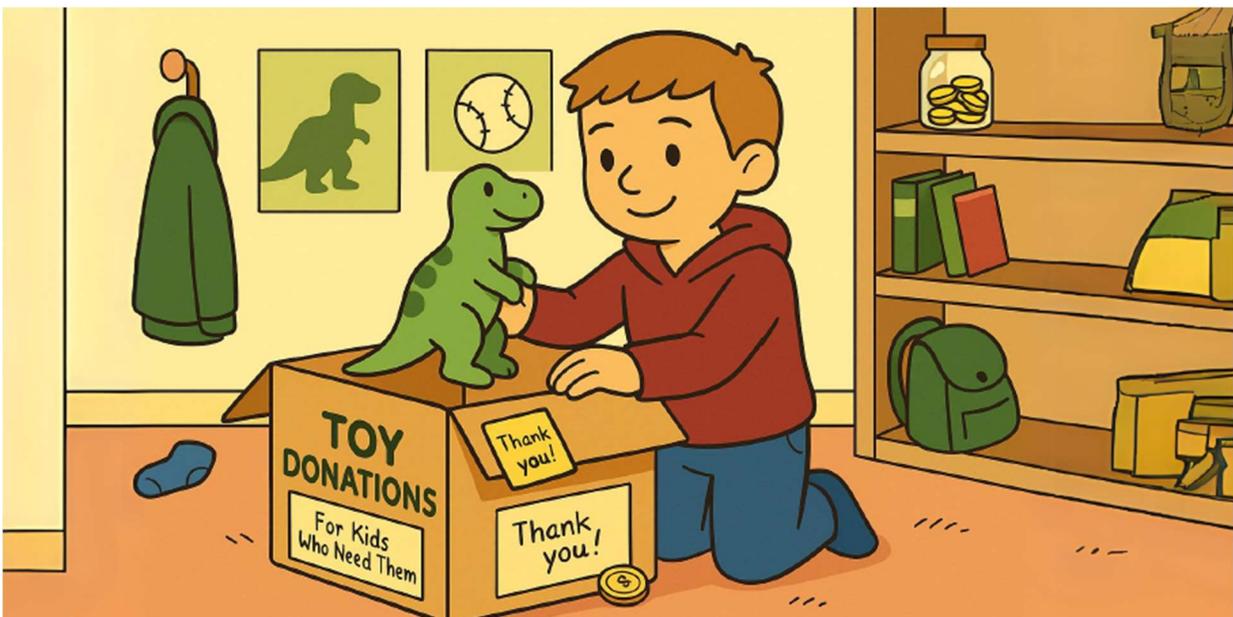
3. TRAIL TALE – Noah’s Story (10 minutes) Say: “Let’s read about Noah, who made a choice that helped someone else—and made him feel good too.”



Read aloud or have students follow on pages 40. Pause after: "Noah saw the boy holding a car just like his."

Ask:

- What do you think Noah will do?
- What would you do in that situation?



## CAMP QUESTIONS

4. CAMP QUESTIONS (5 minutes) Workbook page 41:

- What did Noah decide to do with his toy?
- How did giving help someone else?

Let students discuss or jot responses.



5. EXPLORER CHALLENGE – Giving Activity (10 minutes) Student Instructions (page 41):
  - Draw something you no longer use
  - Who could enjoy it? How could you give it away?

Fast finishers can:

- Design a giving box for their school or class



6. ADVENTURE LOG – Written Reflection (7 minutes) Prompt (page 42):
  - “One way I can help others is...”
  - “Giving makes me feel...”
7. FIRESIDE CHAT – Home Reflection (3 minutes) Prompt: "Ask a family member if they've ever given to someone else. What was it? How did it feel?"
  - Final parts of the lesson are described below the Fireside Chat picture.



## Final Wrap-Up & Celebration Activities

These final workbook pages are designed to celebrate your students' progress and extend the impact of their learning. This section includes teacher guidance for pages 45–47 of the student workbook:

## You Did It!

Workbook Page 45

Say to class:

"You've finished your Smart Start Adventure—and that's a big deal! Now you know how to earn money, save it, spend it wisely, and even share it to help others. That makes you a Smart Saver!"

Prompt Class Discussion:

- What was your favorite chapter or activity?
- What's one thing you'll remember the next time you use money?
- If you had to teach someone else one thing from this workbook, what would it be?

Optional Extension Activities:

- Host a small celebration or certificate ceremony.
- Let students present their favorite Explorer Challenge page to the class.
- Create a classroom "Wall of Savers" where each student posts a takeaway or goal.

# Savings Tracker

Workbook Page 46

Say to class:

"Just because the workbook is finished doesn't mean your adventure is over. You can keep tracking your savings at home! Every time you save money—whether it's change from lunch or a birthday gift—you get to color in a coin and write how much you saved."

Teacher Tips:

- Encourage students to set a savings goal and bring the tracker back in a few weeks to show progress.
- Consider starting a classroom savings challenge or tracking shared goals (e.g., raising money for a treat or field trip).
- Reinforce the idea that saving even small amounts adds up.

# One Last Fireside Chat (Optional)

Workbook Page 47

Say to class:

"You've done a great job talking about money with your family. This final Fireside Chat is a chance to wrap it all up and share what you've learned."

Read the prompt aloud:

"What was your favorite page? What do you want to save for next? How can your family save together?"

Encourage:

- Students to take their workbook home and complete this final conversation.
- Families to talk about future money goals, saving together, or opening a youth account.