

# SMART START ADVENTURES

A FINANCIAL LITERACY WORKBOOK



Learn to Earn

Plan to Save

Choose to Spend



# Smart Start Adventures

## *A Financial Literacy Workbook*

Smart Start Adventures is a hands-on, story-driven workbook created by Journey Federal Credit Union as part of our mission to build stronger financial futures through early education.

This six-week workbook is designed for third-grade students and introduces foundational concepts like earning, saving, spending, and sharing. Each chapter combines trail-themed storytelling with vocabulary-building, real-life money challenges, and interactive “Fireside Chats” to encourage family reflection at home.

Developed for schools, families, and community use, Smart Start Adventures is part of Journey FCU’s Journey Forward initiative—offering tools, not lectures, and confidence, not complexity. Let the journey begin.



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Side Trail:  
Savings Tracker-







# CHAPTER 1

## Money Matters – What It Is & Why We Use It





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





## TRAIL TALES

Diego stood at the entrance to the school's Kid Market, a few crumpled dollars in his pocket. Tables lined the park—one sold lemonade, another had bracelets, and the toy table had something amazing:

a green robot with a painted-on smile. "All sales help the library!" a sign read.

He looked at his money, then at the robot. He remembered his mom saying, "Money is for more than just stuff. It shows what you care about." He smiled and handed his dollar to the kid running the toy table.





## CAMP QUESTIONS

1. What did Diego choose to spend his money on?

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2. Was it something he needed or wanted? Why did it still matter?

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Draw two things: one you need, and one you want.

Draw a Need

Draw a Want



Now decide which one you'd spend your money on first. Why did you make that choice?



If I had \$5, I would spend it on

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One smart way to use money is:

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Talk with someone at home about the last thing they spent money on. Was it a good choice? How did they feel afterward?

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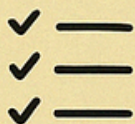




# CHAPTER 2

EARN IT TO SPEND IT  
WHERE MONEY COMES FROM

CHORE  
CHART







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.

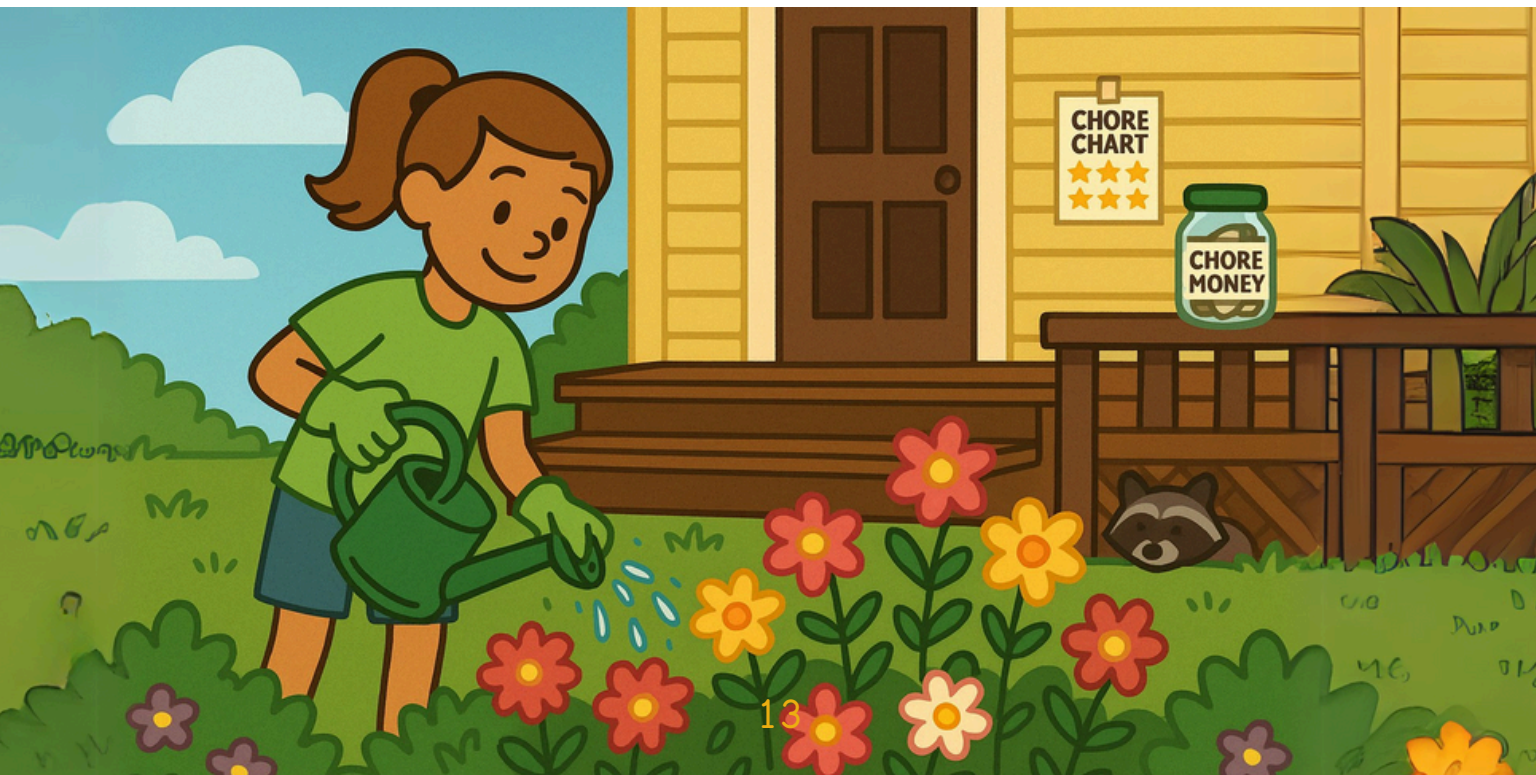




## TRAIL TALES

Katie pulled on her gardening gloves and grabbed the watering can. Each day she helped water the flowers, and each day she dropped coins into her chore jar. Her goal? A sparkly new sketchbook.

When the jar was full, Katie walked to the corner store. She smiled as the cashier handed her the sketchbook. She had earned it, and that made it even more special.





## CAMP QUESTIONS

How did Katie earn her money?

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What did she choose to spend it on?

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Imagine you just got \$20. Draw two different paths for how you might use the money:

- On the first path, draw what it might look like if you spend the money right away.
- On the second path, draw what it might look like if you save it for something bigger.

Spend it!

Save it!



Now circle the path you think would make you happier in the end.

One way I could earn money is:

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I would like to spend it on:

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Ask someone about something that they worked hard for. Was it worth it?

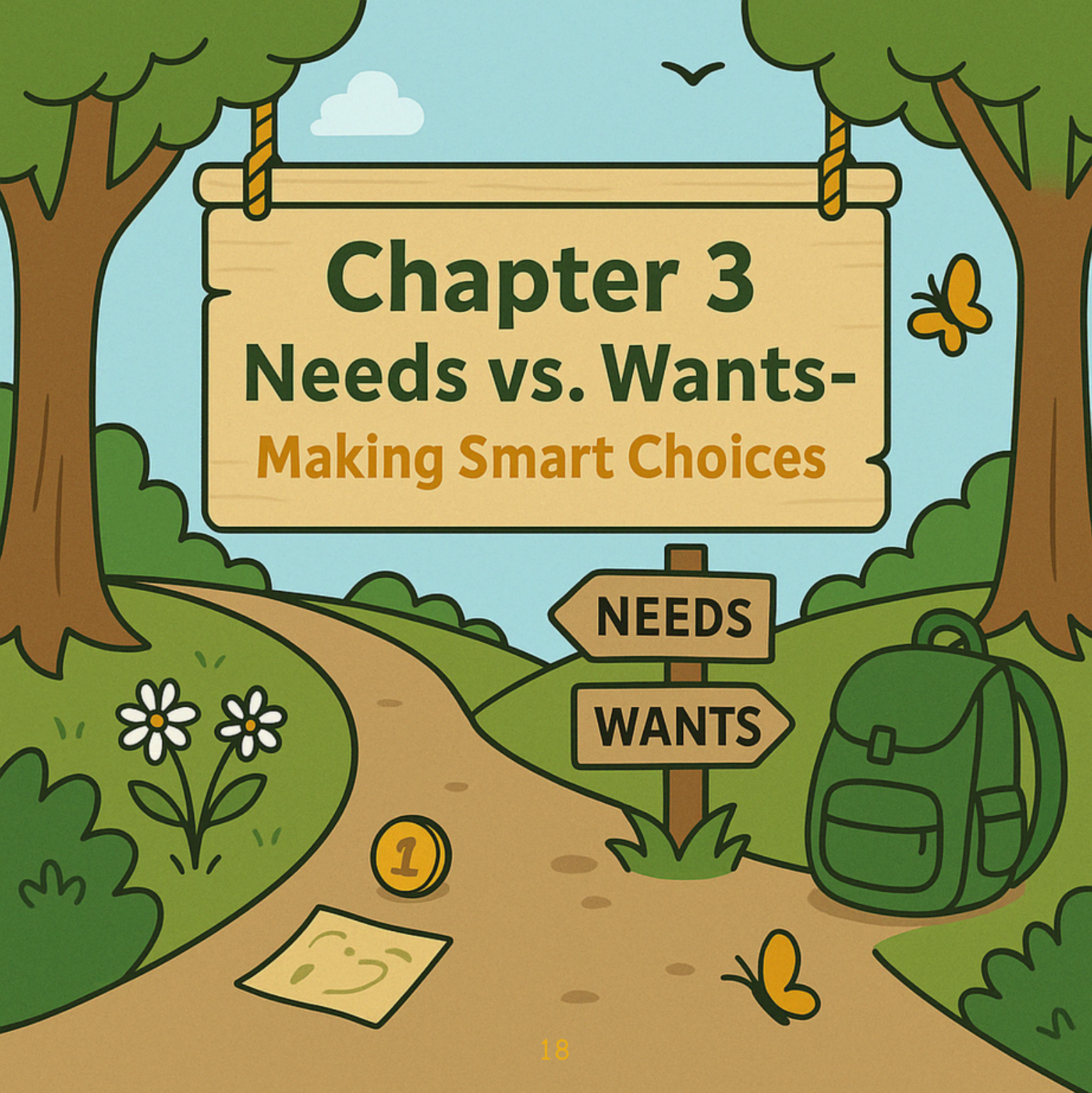
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# Chapter 3

## Needs vs. Wants-

### Making Smart Choices

NEEDS

WANTS



## MAP & MISSION



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.

### Need

Something you must have to live



### Want

Something you'd like, but don't need



### Budget

A plan for how to use your money



### Spend

To use money to buy something



## TRAIL TALES

Lucas held \$25 in his hand, a birthday gift from Grandma. One shelf had a new soccer cleat—his old pair had holes. Another shelf had a brand-new video game.

Lucas looked between them, thinking hard. Then he picked up the cleats. He needed them for practice. The video game could wait







## CAMP QUESTIONS 📍

What were Lucas's two choices?

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Which one did he pick, and why?

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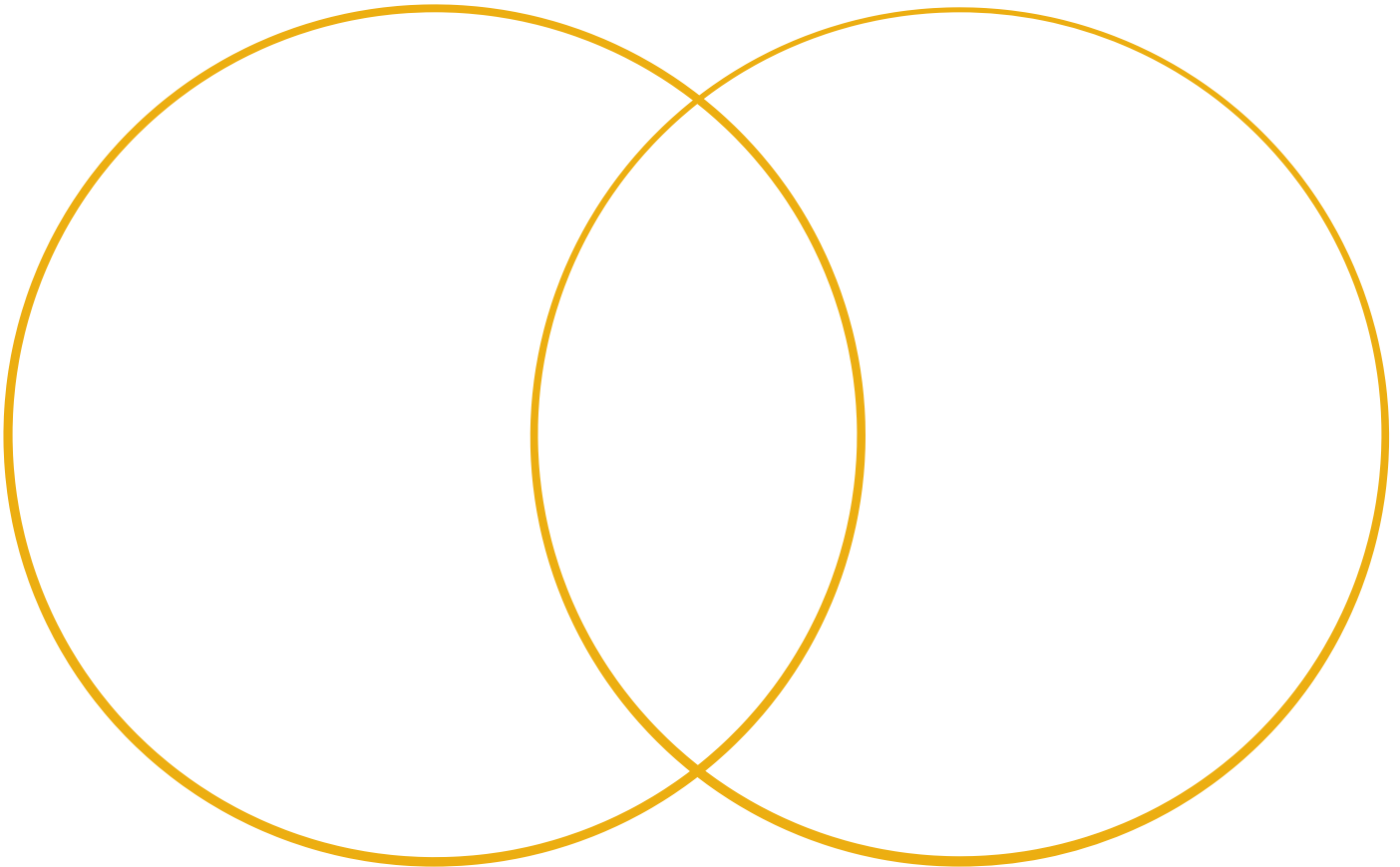
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Draw pictures of three needs and three wants.

Needs

Wants



Can any fit into both categories?



One thing I need right now is:

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One thing I want is:

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Talk about a time your family had to pick one thing instead of two. How did you decide?

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# CHAPTER 4

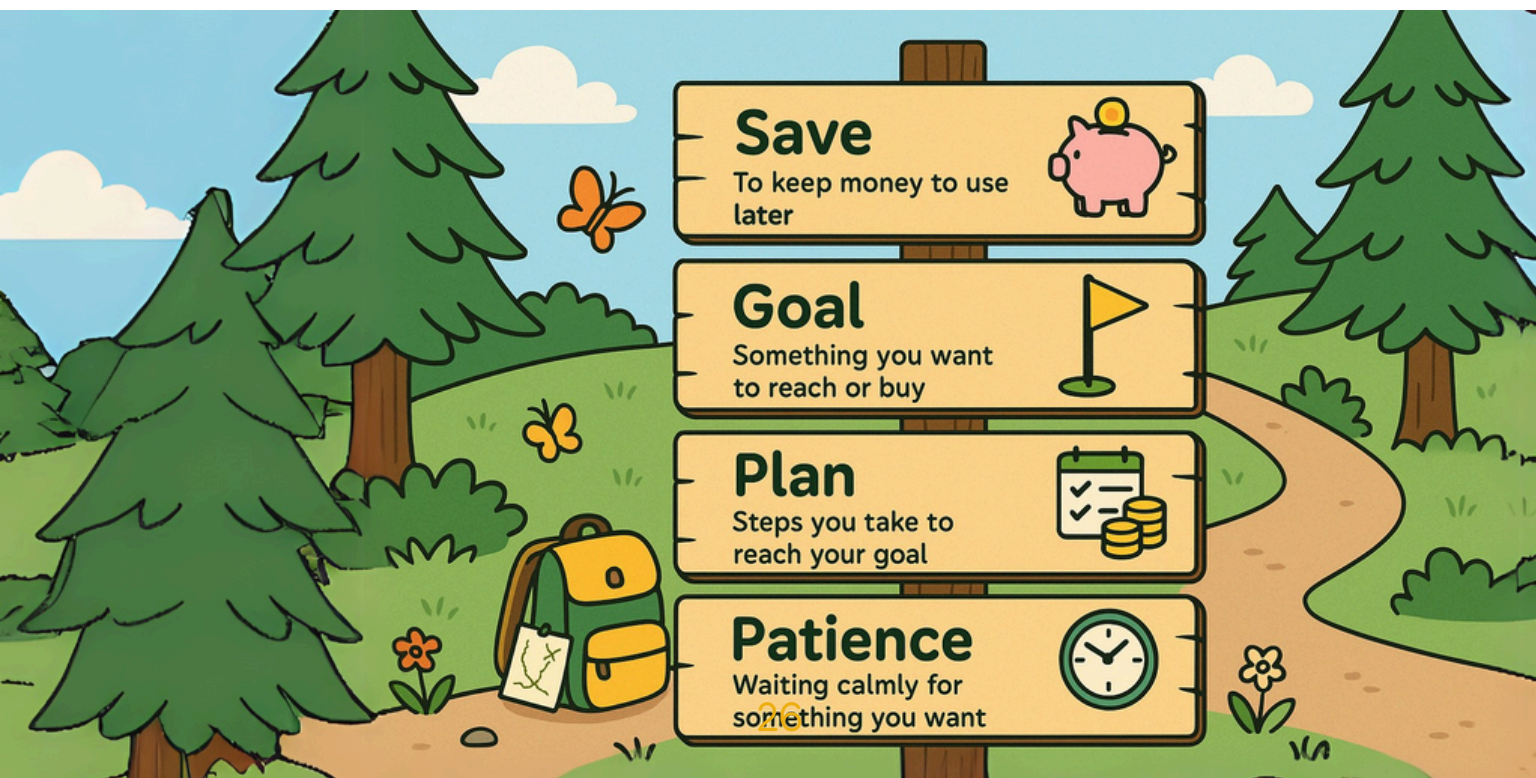
## SAVING FOR A GOAL— LITTLE BY LITTLE ADDS UP







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.





## TRAIL TALES

Emily taped a picture of a skateboard above her desk. She made a plan: save \$5 a week. Every chore, every birthday card, every coin

went into her jar.

After weeks of saving, Emily walked into the store and held her dream skateboard. She didn't need to ask anyone to buy it for her. She had saved it herself.





## CAMP QUESTIONS

1. What was Emily Savings for?

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2. How did her plan help her reach her goal?

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Imagine you're packing for a camping trip. Draw 10 items you want to take (You can draw things like food, a sleeping bag, video games, candy, a flashlight, etc.).

Oh no! Your backpack can only hold 5 things. Circle the 5 you need. Which items did you leave behind? Why?

My savings goal is:

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One step I can take this week is:

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Has anyone in your family saved up for something big? What did they do to reach their goal?

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# Chapter 5

## Spending Wisely Getting the Most for Your Money

**SALE**

%

%

Same item,  
Different  
price!

Compare  
First!







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!



## TRAIL TALES

Ava walked into the store with her birthday envelope. Two pairs of headphones looked the same, but one cost \$10 and the other cost \$15.

She looked at both. Same features, same color, same sound. She smiled, chose the \$10 pair, and still had money left for ice cream.







## CAMP QUESTIONS

What did Ava do before buying the headphones?

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How did comparing help her?

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Look at and draw these two choices:

- 3 Juice Boxes for \$6
- 1 Big Juice Bottle for \$4

Circle which you would choose. Why did you make that choice?



One way I can spend wisely is:

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Next time I shop, I will remember to:

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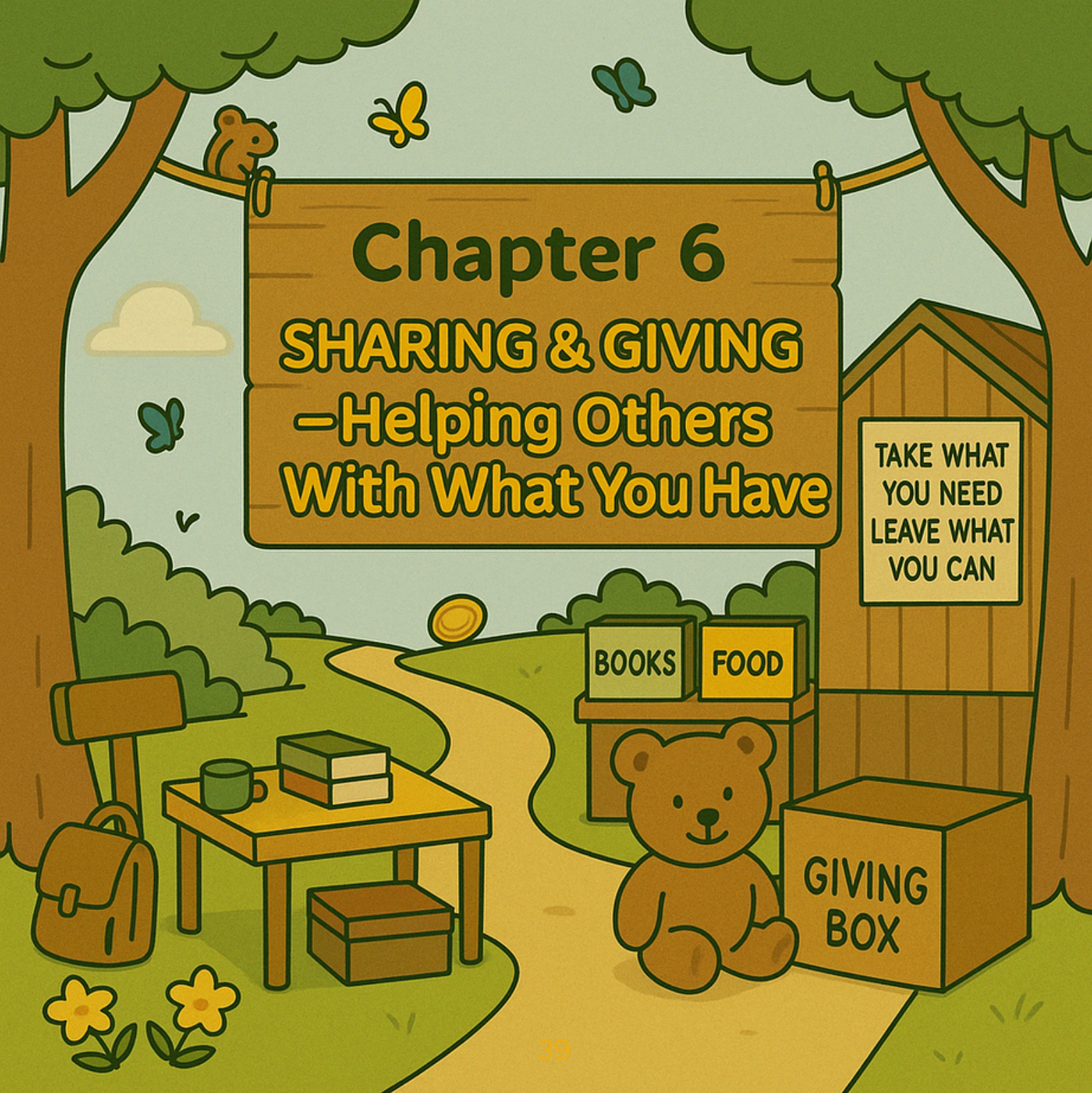
Has your family ever used coupons or shopped for a deal?  
What did you save?

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# Chapter 6

## SHARING & GIVING

### —Helping Others With What You Have

TAKE WHAT  
YOU NEED  
LEAVE WHAT  
YOU CAN

BOOKS

FOOD

GIVING  
BOX





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.





## TRAIL TALES

Noah looked at his dinosaur toy. It was his favorite. But the donation box at school said, “Toys for Kids in Need.”

He thought for a moment, then smiled. He gently placed the dinosaur inside. The next week, he saw another kid hugging it tight. Noah felt something better than happy—he felt proud.





## CAMP QUESTIONS 📍

What did Noah decide to do with his toy?

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How did giving help someone else?

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Draw something you no longer use.

Would someone else enjoy it? How could you donate or share it?

One way I can help others is:

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Giving makes me feel:

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Ask a family member if they've ever given to someone else.  
What was it? How did it feel?

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## You Did It!

You finished the workbook—and that's a big deal! You learned how to earn money, save it, spend it wisely, and even give some to others. That means you're not just a student—you're a Smart Saver now!



## One Last Fireside Chat

Before you close this book, tell a parent, guardian, or another grown-up.

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

Every explorer needs a team. Your family is yours.



## Keep Going!

Use the savings tracker on the next page.

Each time you save money, color in a coin and write the amount.

Watch your trail fill up until you reach your goal!

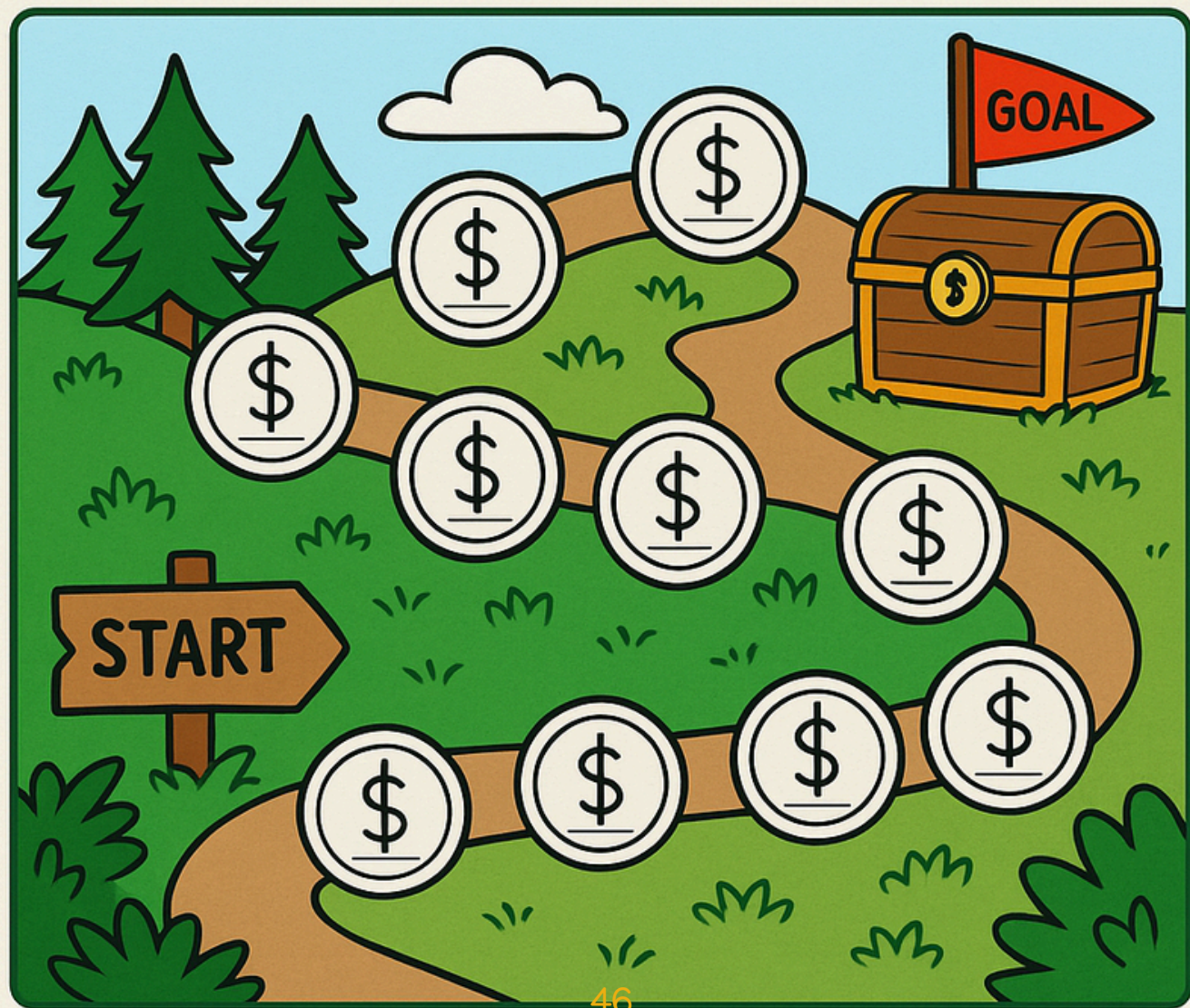


You're a Smart Start Adventurer. We're proud of you!

—Your friends at Journey Federal Credit Union

# My Savings Tracker

Color in a coin and write how much you saved each time you add money to your account. Keep going until you reach your goal.







THE END OF  
THE TRAIL...  
IS JUST THE  
BEGINNING

