

## YOUNG ADULT / COLLEGE FINANCIAL LITERACY CURRICULUM (Ages 18–21)

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### Curriculum Title

#### **Financial Independence & Life Readiness: Money, Credit, and Career Pathways**

#### **Description**

A comprehensive young adult financial literacy curriculum preparing ages 18–21 for budgeting, credit, debt, investing, workforce readiness, and independent living.

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### 1. CURRICULUM DEFINITION

**Young Adult Financial Literacy** equips emerging adults with the practical knowledge, decision-making skills, and confidence required to manage finances independently during the transition to adulthood. This stage focuses on **real consequences, real income, real expenses, and real choices**.

The curriculum addresses budgeting, credit and debt, education financing, career-income planning, investing basics, risk management, and long-term financial well-being.

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### 2. CURRICULUM OVERVIEW & PURPOSE

The **Kurrency Kidz Young Adult Financial Literacy Curriculum** supports young adults navigating college, workforce entry, entrepreneurship, or transitional life stages. It emphasizes **self-sufficiency, informed decision-making, and economic mobility**, particularly for individuals historically underserved by traditional financial education.

#### **Purpose:**

- Prepare young adults for independent financial management
  - Reduce debt-related risk and financial stress
  - Strengthen education-to-income planning
  - Promote long-term financial stability and wealth-building
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### 3. WHY FINANCIAL LITERACY MATTERS FOR YOUNG ADULTS

- Over **70% of young adults report financial stress**.

- The average student loan borrower graduates with **\$30,000+ in debt**.
- Poor credit decisions in early adulthood can impact housing, employment, and transportation.
- Individuals who budget are **significantly more likely to save consistently**.

**Fun Quote:**

“Your future isn’t built by chance — it’s built by choices.”

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## 4. CURRICULUM STRUCTURE (MULTI-LESSON SEQUENCE)

This curriculum includes **8 core lessons**, each designed for **75–90 minutes**, adaptable for classroom, workshop, or self-paced learning.

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### *LESSON 1: Income, Employment & Financial Reality*

**Lesson Objective**

Young adults will understand income sources, taxes, and the realities of take-home pay.

**Key Concepts**

- Gross vs. net income
- Taxes and payroll deductions
- Benefits and employer compensation

**Real-Life Example**

Comparing a \$20/hour job before and after taxes.

**Activity**

Paycheck breakdown worksheet.

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### *LESSON 2: Budgeting for Independent Living*

**Lesson Objective**

Students will create a realistic budget based on actual living costs.

**Key Concepts**

- Fixed vs. variable expenses
- Housing, transportation, food, insurance
- Lifestyle choices and trade-offs

**Activity**

“Living on Your Own” budget simulation.

**Story Problem**

Monthly income: \$2,400

Expenses: \$2,150

Remaining: **\$250**

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*LESSON 3: Banking, Financial Tools & Digital Safety***Lesson Objective**

Young adults will use banking tools responsibly and safely.

**Key Concepts**

- Checking, savings, online banking
- Mobile payment apps
- Fraud prevention

**Activity**

Account comparison and safety checklist.

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*LESSON 4: Credit, Loans & Debt Management***Lesson Objective**

Students will understand credit, loans, and repayment strategies.

**Key Concepts**

- Credit cards vs. installment loans
- Credit scores and reports
- Student loans and interest

**Real-Life Scenario**

Minimum payment vs. paying more on credit cards.

**Multiple Choice Check**

Which improves credit?

- A. Late payments
- B. On-time payments

C. Maxing limits

**Correct: B**

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### *LESSON 5: Saving, Investing & Wealth Building*

#### **Lesson Objective**

Students will learn how to grow money over time.

#### **Key Concepts**

- Emergency funds
- Investing basics (stocks, funds)
- Time value of money

#### **Fun Statistic**

Investing \$100/month from age 20 can result in significantly higher wealth than starting at 30.

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### *LESSON 6: Risk Management & Protection*

#### **Lesson Objective**

Students will protect themselves financially.

#### **Key Concepts**

- Insurance basics
- Identity theft prevention
- Emergency planning

#### **Activity**

Risk scenario planning.

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### *LESSON 7: Education Financing & Return on Investment*

#### **Lesson Objective**

Students will evaluate education costs vs. future income.

#### **Key Concepts**

- Tuition vs. earnings
- Grants, scholarships, loans
- ROI of education

**Discussion**

Is higher cost always better?

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*LESSON 8: Life Planning, Goals & Financial Identity***Lesson Objective**

Students will align values, goals, and finances.

**Key Concepts**

- Short- vs. long-term goals
- Financial boundaries
- Purpose-driven money management

**Reflection**

“What kind of financial life do I want?”

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**5. REAL-LIFE PROBLEM SOLVING (CAPSTONE PROJECT)****Scenario**

A 19-year-old balancing school, work, rent, and savings.

**Task**

- Create a monthly budget
  - Identify risks
  - Plan debt repayment
  - Set 1-year and 5-year goals
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**6. MULTIPLE-CHOICE UNIT REVIEW**

1. Net income is:
  - A. Before taxes
  - B. After taxes
  - C. Gross pay**Correct: B**
2. Credit cards:
  - A. Free money
  - B. Borrowed money

C. Income

**Correct: B**

3. Investing helps:

A. Lose money

B. Grow money

C. Spend faster

**Correct: B**

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## 7. ANSWER KEY

All multiple-choice answers and story problems included per lesson; reflections are subjective.

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## 8. FAMILY & SUPPORT NETWORK GUIDE

### Families/Mentors:

- Encourage planning
- Discuss real financial experiences
- Reinforce accountability

### Young Adults:

- Track expenses
- Monitor credit
- Review goals quarterly

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## 9. ASSESSMENT & PROGRESS MEASUREMENT

- Pre/Post assessments
  - Budget portfolios
  - Credit simulations
  - Goal-tracking reflections
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## 10. STANDARDS ALIGNMENT

Aligned to:

- Workforce Readiness & CTE
- National Financial Literacy Standards

- Postsecondary Transition Competencies
- SEL frameworks

*(Full alignment available as a separate PDF.)*

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## 11. IMPACT STATEMENT

The Kurrency Kidz Young Adult Financial Literacy Curriculum empowers emerging adults with the tools, confidence, and knowledge to manage finances independently, reduce risk, and build a stable, purpose-driven future.

