

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

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.

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.

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

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.”

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.

LESSON 1: Income, Employment & Financial Reality

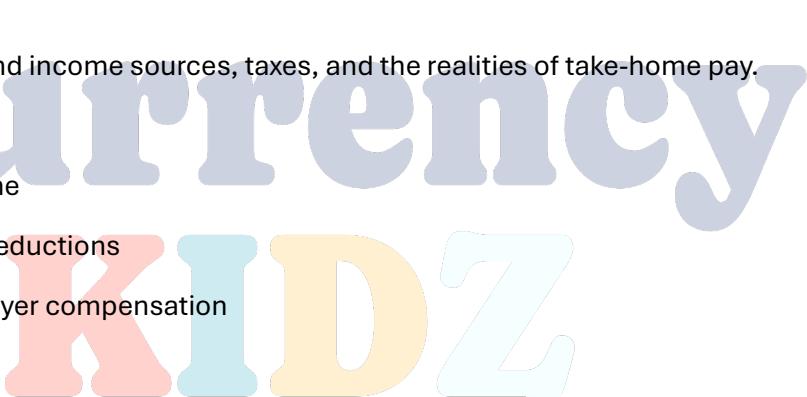
Lesson Objective

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.

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**

*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.

*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?

- Late payments
- On-time payments

C. Maxing limits

Correct: B

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.

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.

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?

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?”

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

6. MULTIPLE-CHOICE UNIT REVIEW

1. Net income is:
 - Before taxes
 - After taxes
 - Gross pay

Correct: B
2. Credit cards:
 - Free money
 - Borrowed money

C. Income

Correct: B

3. Investing helps:

A. Lose money

B. Grow money

C. Spend faster

Correct: B

7. ANSWER KEY

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

8. FAMILY & SUPPORT NETWORK GUIDE

Families/Mentors:

- Encourage planning
- Discuss real financial experiences
- Reinforce accountability

Young Adults:

- Track expenses
- Monitor credit
- Review goals quarterly

9. ASSESSMENT & PROGRESS MEASUREMENT

- Pre/Post assessments
- Budget portfolios
- Credit simulations
- Goal-tracking reflections

10. STANDARDS ALIGNMENT

Aligned to:

- Workforce Readiness & CTE
- National Financial Literacy Standards

- Postsecondary Transition Competencies
- SEL frameworks

(Full alignment available as a separate PDF.)

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.

