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## YOUNG ADULT STANDARDS ALIGNMENT (Ages 18–21)

### *Postsecondary Readiness & Workforce Financial Literacy*

#### Alignment Overview

The Kurrency Kidz Young Adult Financial Literacy Curriculum aligns with nationally recognized **postsecondary readiness, workforce development, and financial capability standards**. The curriculum prepares young adults for financial independence by integrating money management, credit and debt literacy, career-income planning, and responsible decision-making.

This alignment supports use in **college access programs, workforce readiness initiatives, career and technical education (CTE), re-entry programs, and community-based education settings**.

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#### Standards Frameworks Addressed

##### **Career & Technical Education (CTE) / Workforce Readiness Standards**

- Financial responsibility in employment
- Income planning and benefits awareness
- Budgeting for independent living
- Entrepreneurship and self-employment readiness

##### **National Standards for Financial Literacy (Council for Economic Education)**

- Financial planning and money management
- Credit and debt management
- Saving and investing
- Risk management and insurance

##### **College, Career, and Civic Life (C3) Framework**

- Economic decision-making
- Understanding public systems (taxes, benefits, civic responsibility)
- Personal finance and societal impact

*The Kurrency Kidz Financial Literacy Curriculum is aligned with nationally recognized standards frameworks across K–12 and young adult education. Specific standard codes may vary by state or institution. Curriculum content is adaptable to local requirements.*

### Social-Emotional Learning (SEL) Competencies

- Goal-directed behavior
- Self-management and stress regulation related to finances
- Ethical and responsible decision-making
- Self-advocacy and independence

### Postsecondary & Transition Readiness Competencies

- Independent budgeting and expense tracking
- Understanding student loans and repayment
- Evaluating financial products and contracts
- Long-term financial goal setting

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### Curriculum-to-Standards Connection

Young adults engage in applied learning experiences such as:

- Creating independent living budgets
- Evaluating credit and loan options
- Planning career and income pathways
- Identifying financial risks and protections
- Developing short- and long-term financial action plans

These experiences reinforce financial capability, workforce readiness, and economic mobility.

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### Implementation Note

This curriculum aligns with standards commonly used in **postsecondary transition programs and workforce development initiatives**. Content may be adapted to meet state, institutional, or program-specific requirements.