

THE SMART CENTS LAB

A High School Financial Education Program by Pathway Financial Education



PROGRAM OVERVIEW

Pathway's Youth Financial Empowerment Program is currently being piloted with students at KIPP Legacy High School in Kansas City. This innovative, flexible program equips youth with essential personal finance skills, practical career insights, and real-world application through a mix of in-class curriculum, career exploration events, and summer programming. As the program grows, we aim to expand access by partnering with additional schools and organizations throughout the community.

CAREER EXPLORATION

Career Exploration Days give students the chance to connect classroom learning to real-world career paths. Held monthly at Pathway's office, these half-day events bring in professionals from a variety of industries to share their career journeys, job responsibilities, and advice—helping students imagine possibilities for their own futures.

Each session includes a CareerKey assessment to help students explore career options, followed by a budgeting simulation based on their selected career's salary. The experience is interactive, practical, and designed to deepen students' understanding of how education, income, and financial planning are connected.

SUMMER PROGRAMS

In addition to our school-year curriculum, Pathway offers standalone programs that can be delivered in partnership with schools, youth-serving organizations, and community groups. Whether you're looking to supplement your existing programming or build something new, Pathway is eager to collaborate and tailor these experiences to meet the unique needs of your students.

CORE CURRICULUM

Delivered over the course of a semester (18 weeks), the curriculum is hosted on Blackboard and designed to be engaging, relevant, and aligned with Missouri's Personal Finance DESE Standards.



Core Curriculum (9 weeks)

Covers foundational financial topics required for graduation, including budgeting, banking, income, saving, investing, debt, credit, and financial decision-making.



Secondary Curriculum (optional 9 weeks)

Expands into topics like entrepreneurship, homeownership, car buying, living independently, and business planning.

Students interact with dynamic, youth-friendly content, including review games, vocabulary flashcards, and applied projects. The experience concludes with a capstone project that challenges students to create a personalized plan for life after high school—whether they pursue college, a trade, entrepreneurship, or join the workforce.

PARTNER WITH US

We're looking to collaborate with schools, nonprofits, and youth organizations to expand access to financial and career education. Whether you're interested in offering our curriculum, hosting a Career Exploration Day, or building a summer program, we're ready to work together to empower the next generation.