EVERFI Financial Literacy



Curriculum Guide

Recommended Grade Level 9-12 in the U.S. and Canada Total Time 7 lessons, 25-35 minutes each Subject Fit Finance, Economics, CTE, Social Studies, Business Standards Alignment, Jump Start Standards, State-Based Financial Literacy Standards

EVERFI: Financial Literacy for High School is a digital financial education program that teaches students how to make wise financial decisions to promote financial well-being over their lifetime. The interactive lessons will translate complex financial concepts and help students develop actionable strategies for managing their finances.

Students will understand the different ways to acquire income, develop a savings and investing plan, create a budget, track expenses, make informed purchases, monitor and protect their money, and navigate financial institutions and financial products.

Topic Areas

- Banking Basics—Students will gain confidence in engaging with financial institutions and picking the right products for their life and financial goals
- Income and Employment —Students will feel confident in navigating the choices and paperwork presented when starting a new job.
- Budgeting—Students will set short-term and long-term financial goals and create a personal budget that tracks spending.
- Consumer Skills—Students will proactively research purchase decisions and select the best way to pay for those purchases
- Credit and Debt Students will engage in wise debt management practices and avoid expensive borrowing behaviors.
- 6. Financing Higher Education Students will develop a plan for financing postsecondary education or training.
- Insurance—Students will become aware of the need for a risk management strategy and how insurance plays a role.

Course Structure

Each digital lesson is accompanied by offline lesson plans and discussion guides to use in the classroom.









Income and Employment



Budgeting



Consumer Skills



Lesson 5 Credit and Debt



Lesson 6 Financing Higher Ed



Insurance

Everfi Financial Literscy Section Study Guide

Dorothy B. Durband, Sonya L. Britt

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Examining how Technology Can Promote Consumer Financial Literacy United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014 The First-Year Teacher's Survival Guide Michelle Cummings, Julia G. Thompson, 2024-04-02 The quick comprehensive and accessible quide that new educators need to make it through the first year and thrive in the profession The First Year Teacher's Survival Guide provides valuable strategies activities and tools you need to succeed in the classroom Now in its fifth edition this book meets the needs of today s K 12 teachers updated with the latest tools techniques and topics that aren t addressed in teacher education programs Inside you will find practical information on classroom management professional growth trauma informed practices student engagement social emotional learning and more You ll also get an essential introduction to teaching and learning in an AI enabled world as well as maximizing the use of digital tools devices and apps With downloadable forms templates and additional resources available online this book truly supports you as you enter the challenging and rewarding profession of education Get ideas for communicating with concerned parents and caregivers Learn tips for maintaining a comfortable work life balance and prioritizing self care Help your students succeed with tech integration and personalized instruction Maintain a calm safe classroom with classroom management techniques apps and restorative practices Discover proven strategies for creating a positive classroom environment and supportive relationships with students This must have guide is filled with the information and tips new K 12 teachers need to face classroom challenges with confidence and thrive in the profession Financial Literacy Education Jay Liebowitz, 2018-10-09 Today s graduates should be grounded in the basics of personal finance and possess the skills and knowledge necessary to make informed decisions and take responsibility for their own financial well being Faced with an array of complex financial services and sophisticated products many graduates lack the knowledge and skills to make rational informed decisions on the use of their money and planning for future events such as retirement This book shows what you can do to improve financial literacy awareness and education It covers the use of interactive games and tutorials peer to peer mentoring and financial literacy contests in addition to more formal education It gives you a sample of approaches and experiences in the financial literacy arena Divided into three parts the book covers financial literacy education for grades K 12 college and post college

Journeys through Emerging Adulthood Alan Reifman, 2022-07-29 Journeys through Emerging Adulthood takes the reader on a tour of contemporary transitions to adulthood reporting on the latest cross national and cross cultural research into young adulthood and separating fact from fiction about this important life phase Alan Reifman shows how today s youth are taking more time to enter traditional adult roles and explores the benefits and disadvantages of this gradual emergence into adulthood This essential textbook navigates the research that reveals the substantial variety in young people s paths to adulthood It covers the spectrum of the young adult experience examining the influence that parents have on their grown

children's progress and identity as adults and considering the impact of traditional milestones such as higher education establishing a career forming romantic relationships and becoming a parent It examines key topics including mental health in emerging adults and the likelihood of substance abuse and how young adults might reach out into the community through volunteerism religious involvement and political activism Each section includes examples and studies conducted in a range of countries exploring how the journey to adulthood can vary according to cultural context as well as individual circumstance The book affirms that while there is great variety in how one transitions to adulthood there is no correct path and most people fare well or even thrive in adulthood Featuring end of chapter summaries guizzes and activities Journeys Through Emerging Adulthood provides an accessible vet comprehensive overview of this significant life stage connecting fundamental psychological theories with modern social phenomena Reifman's text is essential reading for both undergraduate and graduate students of psychology human development and sociology as well as students and researchers of any discipline interested in the path to adulthood Financial Education in U.S. State Colleges and Universities Donna E. Danns, 2015-11-28 This book addresses the uncertain state of financial literacy among today s college students and examines steps colleges and universities are taking to address this widespread concern This work introduces a four fold typology of organizational models for college based financial education programs and uses these as optics for grouping and presenting case studies The case studies presented provide a holistic representation of how universities develop sustain and grow financial education programs Details on the nature of programs goals administrative support resources partnerships scale of operations program content and delivery advertising evaluation program spinoffs and much more are captured in this work In addition to detailed case studies this book presents general findings on the availability of and delivery modes for college based financial education This work has significant utility for universities and colleges seeking to implement new financial education programs changing existing programs improving program relevancy or expanding program delivery on campus It is an important contribution to the experiential understanding on how college students as consumers can acquire financial education as part of their broader college curricula and be able to better manage their financial lives Included in the coverage The financial literacy imperative Program delivery and organizational models in state colle ges and universities The academic model The full fledged money management center The aspirational seed program The branch interspersed model As financial literacy is increasingly recognized as a core life skill it becomes more crucial as a component of higher education Personal Financial Education in State Colleges and Universities in the U S is salient reading for college and university administrators researchers social workers and mental health professionals working with college students policy analysts and faculty from any discipline interested in promoting the financial literacy of their students Student Financial Literacy Dorothy B. Durband, Sonya L. Britt, 2012-03-31 College students are particularly vulnerable to making poor financial decisions One method of addressing personal finances and financial stress among students of higher education is through

university based financial education programs Student Financial Literacy Program Development presents effective strategies to assist in the implementation or the enhancement of a program as a tool to improve students educational experience and financial well being It presents the key components of financial education programs designed to address the growing concerns associated with high levels of debt and low levels of financial literacy among college students Student Financial Literacy Campus Based Program Development is packed with financial education and counseling information and guidance It was very difficult to write this review as I wanted to share ALL the excellent direction this book provides The editors and contributing authors have developed an excellent resource for not only those interested in developing or enhancing a campus based financial education program but also for anyone involved in financial education counseling and planning Rebecca J Travnichek Family Financial Education Specialist University of Missouri Extension Journal of Financial Counseling and Planning **Financial Literacy 101 for College Students** Chris Corinthian, 2022-09-05 The College Student's Guide to Financial Literacy DEMETRIUS T. LOVE AKA COACH D'LOVE, 2025-07-20 Becoming You A College Student s Guide to Financial Literacy Series IV of the Becoming You College Series You don't have to wait until graduation to build wealth You can start now with the right mindset habits and knowledge Becoming You A College Student's Guide to Financial Literacy is the fourth book in the Becoming You College Series created to help students take control of their money and their future In a world where financial stress derails academic success this guide is your step by step playbook for developing smart money habits and building a foundation for lifelong financial freedom Through the experiences of Cydney a college student learning how to budget save invest and navigate credit on a tight student income this book delivers real life lessons that are relatable and easy to apply Whether you grew up learning about money or never talked about it at all this guide will meet you where you are and help you grow with confidence In this book you will learn How to budget and track your spending as a college student The difference between needs and wants and how to prioritize wisely How to build credit without falling into debt Ways to earn income through side hustles and scholarships How to set financial goals and build wealth for the future This isn t just about dollars and cents It s about mindset discipline and purpose It s about giving you the tools to make decisions today that create freedom tomorrow This book is for Students managing tuition rent and everyday expenses First generation college students navigating money independently Financial aid offices student success programs and youth financial educators Parents mentors and advisors who want to teach financial responsibility. The earlier you learn how money works the sooner you can make it work for you Your journey to financial freedom starts here Financial <u>Literacy And Income Tax - Understanding Your Role, Second Edition</u> Max Rittner, M. Ed., 2016-12-31 How do educators introduce and reinforce financial literacy concepts to their students in their secondary or community college classrooms One of the many useful and curriculum based resources available to them today is the book Financial Literacy And Income Tax Understanding Your Role Second Edition Max Rittner has provided educators with a new tool to integrate tax preparation

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