

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

1. **Banking Basics**—Students will gain confidence in engaging with financial institutions and picking the right products for their life and financial goals.
2. **Income and Employment**—Students will feel confident in navigating the choices and paperwork presented when starting a new job.
3. **Budgeting**—Students will set short-term and long-term financial goals and create a personal budget that tracks spending.
4. **Consumer Skills**—Students will proactively research purchase decisions and select the best way to pay for those purchases.
5. **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.
7. **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.



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Everfi Study Guide Book Review: Unveiling the Power of Words

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Table of Contents Everfi Study Guide

1. Understanding the eBook Everfi Study Guide
 - The Rise of Digital Reading Everfi Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Everfi Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Study Guide
 - Personalized Recommendations
 - Everfi Study Guide User Reviews and Ratings
 - Everfi Study Guide and Bestseller Lists
5. Accessing Everfi Study Guide Free and Paid eBooks

- Everfi Study Guide Public Domain eBooks
- Everfi Study Guide eBook Subscription Services
- Everfi Study Guide Budget-Friendly Options
- 6. Navigating Everfi Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Everfi Study Guide Compatibility with Devices
 - Everfi Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Everfi Study Guide
 - Highlighting and Note-Taking Everfi Study Guide
 - Interactive Elements Everfi Study Guide
- 8. Staying Engaged with Everfi Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Everfi Study Guide
- 9. Balancing eBooks and Physical Books Everfi Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Everfi Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Everfi Study Guide
 - Setting Reading Goals Everfi Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Everfi Study Guide
 - Fact-Checking eBook Content of Everfi Study Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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