

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.



Everfi Financial Lit Study Guide

SAW Financial Group, L.L.C.

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the SAW Financial Group, L.L.C. text.

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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. Examining how Technology Can Promote Consumer Financial Literacy United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014. *Novel Financial Applications of Machine Learning and Deep Learning* Mohammad Zoynul Abedin, Petr Hajek, 2023-03-01 This book presents the state-of-the-art applications of machine learning in the finance domain with a focus on financial product modeling, which aims to advance the model performance and minimize risk and uncertainty. It provides both practical and managerial implications of financial and managerial decision support systems, which capture a broad range of financial data traits. It also serves as a guide for the implementation of risk-adjusted financial product pricing systems while adding a significant supplement to the financial literacy of the investigated study. The book covers advanced machine learning techniques such as Support Vector Machine, Neural Networks, Random Forest, K-Nearest Neighbors, Extreme Learning Machine, Deep Learning Approaches, and their application to finance datasets. It also leverages real-world financial instances to practice business product modeling and data analysis. Software code such as MATLAB, Python, and R, including datasets within a broad range of financial domain, are included for more rigorous practice. The book primarily aims at providing graduate students and researchers with a roadmap for financial data analysis. It is also intended for a broad audience including academics, professional financial analysts, and policy makers who are involved in forecasting, modeling, trading, risk management, economics, credit risk, and portfolio management. **Research Anthology on Personal Finance and Improving Financial Literacy** Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future. Considering life events and risks that unexpectedly present themselves, especially in the light of recent global events, there is often an uncertainty associated with financial standings in unsettled times. It is important to have personal finance management to prepare for times of crisis, and personal finance is something to be thought about in everyday life. The incorporation of financial literacy for individuals is essential for a decision-making process that could affect their financial future. Having a keen understanding of beneficial and detrimental financial decisions, a plan for personal

finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance

The First-Year Teacher's Survival Guide Michelle Cummings, Julia G. Thompson, 2024-04-02 The quick comprehensive and accessible guide 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

Maintaining Financial Stability in Times of Risk and Uncertainty Behl, Abhishek, Nayak, Sushma, 2018-12-04 Risks and uncertainties market financial operational social humanitarian environmental and institutional are the inherent realities of the modern world Stock market crashes demonetization of currency and climate change constitute just a few examples that can adversely impact financial institutions across the globe To mitigate these risks and avoid a financial crisis a better understanding of how the economy responds to uncertainties is needed Maintaining Financial Stability in Times of Risk and Uncertainty is an essential reference source that discusses how risks and uncertainties affect the financial stability and security of individuals and institutions as well as probable solutions to mitigate risk and achieve financial resilience under uncertainty Featuring

research on topics such as financial fraud insurance ombudsman and Knightian uncertainty this book is developed for researchers academicians policymakers students and scholars

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 quizzes and activities Journeys Through Emerging Adulthood provides an accessible yet 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

The Sport Business Handbook Rick Horrow, 2022-10-11 For those fascinated by business dealings in the trillion dollar global sport industry this is the anthology you've been waiting for The Sport Business Handbook Insights From 100 Leaders Who Shaped 50 Years of the Industry provides insider perspectives from more than 100 of the biggest names in the sport industry Plentiful examples and stories including insiders views of major sport deals offer an exclusive behind the scenes look at the intricacies of sport business Plus this revised edition includes brand new contributions addressing the adaptability and recovery of sport following the pandemic as well as a Breakthrough Moments list of the 50 most significant sport related moments to offer societal context and historical depth Editor Rick Horrow an internationally known sport business and sport law expert who has been the architect of more than 100 deals worth more than 20 billion has teamed up with renowned sport business scholar and practitioner Rick Burton and author Myles Schrag to assemble one of the most unique sport books ever published You will be both informed and entertained by the personal insights of prominent sport business leaders including league commissioners such as Gary Bettman Don Garber and Paul Tagliabue team owners such as Jerry Colangelo and Tom Ricketts executives such as Larry Lucchino and Pat Williams administrators such as Joe Castiglione and Deborah Yow

professional athletes such as Scott Hamilton and Cal Ripken Jr and media personalities such as Jay Bilas and Ann Meyers Drysdale This all star team also includes legendary Duke University men s basketball coach Mike Krzyzewski as the foreword author The Sport Business Handbook gives you guidance for everything from the basics of breaking into the sport industry to the intricate skills required to become an industry giant Consider the role you want to play what your values are and how you can set yourself up for success in the industry Understand the value of brand management and the opportunities for those with strong knowledge and skills in this area Embrace technology and use the power of modern media to guide your organization toward its goals Master leadership skills by establishing a framework for thinking and behaving as a leader at all times Each chapter addresses a specific topic and weaves in story like sidebars that share rare glimpses into professional dealings in sport These 80 plus sidebars include Game Changer sidebars which describe pivotal moments that influenced sport leaders as they strived for success and 360 sidebars which present alternative perspectives so all viewpoints are explored in finding best practices Nowhere else will you find such a comprehensive guide with practical advice and personal stories from the biggest names in the industry The Sport Business Handbook is an engaging informative book that will help you discover your strengths and develop your skills so you can become one of the leaders to shape the sport business industry for the next 50 years

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 colleges 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

Your Financial Mastery Student Guide Sharon Lechter, Sharon Lechter Cpa, Angela Totman, 2016-09-20 Designed to quickly integrate financial literacy into the college classroom the Your Financial Mastery curriculum enables instructors to easily facilitate student learning using step by step instructions to establish the essential personal finance competencies necessary for students to achieve lifelong financial wellness Using a highly interactive flipped classroom model the innovative curriculum meets all Financial Education Core Competencies set by the Department of Treasury for Financial Literacy as well as all personal finance benchmarks set by the Institute of Financial Literacy Textbook topics include Budgeting please contact Jennifer Kelly at busdev iGrad com This groundbreaking curriculum is the collaborative outcome of iGrad the financial literacy platform that recently won the prestigious Educational Program of the Year Award EIFLE and best selling authors Sharon Lechter Rich Dad Poor Dad series and Angela Totman of Pay Your Family First Editorial Reviews My students loved it One excellent outcome was that the class facilitated needed dialog with our students Bryant Anderson Senior Director of Student Services Illinois College of Optometry Financial literacy is an important topic that has gained much attention in recent years due to national economic concerns escalating college costs and increased student borrowing iGrad is an excellent financial literacy resource that can be easily integrated into high school and or post secondary course curriculum workshops and career education Ron Radney Director of Financial Aid California State University Bakersfield I am impressed with the depth and breadth of the topics and coverage of the book I am confident that anyone using this book will be far better prepared for their financial futures as a result Scott B Johnson Program Coordinator Illinois Online Network University of Illinois About iGrad iGrad is an educational partner to more than 600 college and universities nationwide providing a financial literacy platform that connects more than 1 2 million students alumni and staff iGrad has won several awards for its innovative and highly effective approach to financial literacy 2013 Outstanding Consumer Information Award Association for Financial Counseling and Planning Education 2013 Education Program of the Year The Institute for Financial Literacy 2014 Best Product University Business magazine 2015 University of Illinois adopts the Your Financial Mastery textbook for 8 week facilitator led financial literacy teacher certification course 2015 Education Program of the Year Excellence in Financial Literacy Education EIFLE Award for Your Financial Mastery Curriculum

Financial Literacy 101 for College Students Chris Corinthian, 2022-09-05

Personal Finance Trivia Quiz for Smart Teens, Beginners, and Adults Uwrites, 2024-05-18 Personal Finance Trivia Quiz for Smart Teens Savvy Beginners and Seasoned Adults is a fun financial literacy games book

Study Guide to Financial Brubeck, 2007-04-05

Study Guide for Financial Management Vance Lesseig, Ray Brooks, 2010-05-05

Study Guide for Money, the Financial System, and the Economy R. Glenn Hubbard, Julie R. Dahlquist, 2007-09-01 The Study Guide offers handy review and study aids for each chapter including a key concepts overview a checklist of learning goals and a self test with true false fill in the blank multiple choice and essay questions and

answers Students can purchase the Study Guide from our catalog page or from MyPearsonStore **Contemporary Financial Planning - Study Guide For 347** SAW Financial Group, L.L.C.,2018-12-16 **Certified Financial Examiner Success Guaranteed**,2020-05-30 CERTIFIED FINANCIAL EXAMINER A study guide that you need if you intend to write the Certified Financial Examination This study guide helps you to study for the exam as well as giving you relevant questions to practice with in preparation for the examination With this study guide I can assure you that success is guaranteed Study Guide for Financial Management Sheridan J. Titman,Arthur J. Keown,John D. Martin,2013-09-05 Finance Equations And Answers (Speedy Study Guides) Speedy Publishing,2015-05-25 If you re struggling with finance in college then this is the book you ought to have This quick study guide is composed of ideas interlaced with formula guides and arranged from the basic to the advanced Using the ideas in this guide solving financial equations shouldnt t be a task almost impossible to accomplish Get your own copy today **Financial Literacy Education: a Practical Guide and Workbook Basics** Norris Dorsey,2023-06-25 In an era defined by constant change and evolving economic landscapes the need for financial literacy education has never been more pressing As individuals we navigate a complex world of personal finance investment opportunities and economic uncertainties It is through understanding and mastering the principles of financial literacy that we can confidently make informed decisions secure our financial future and unlock the doors to prosperity In this groundbreaking book on financial literacy education the authors delve deep into the core concepts practical strategies and transformative mindset necessary to navigate the intricate world of finance With clarity expertise and a genuine passion for empowering individuals the authors empower readers to seize control of their financial destinies Financial literacy education goes beyond the mere accumulation of knowledge about money and personal finance It is about building a solid foundation acquiring the essential skills and developing a mindset that enables us to adapt and thrive in an ever changing financial landscape This book serves as a comprehensive guide that takes readers on a transformative journey equipping them with the tools needed to make sound financial decisions and embark on a path towards financial independence

Everfi Financial Lit Study Guide Book Review: Unveiling the Power of Words

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