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 Literacy Education Study Guide

Sharon Lechter, Sharon Lechter Cpa, Angela Totman

Everfi Financial Literacy Education Study Guide:

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 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 Examinina how Technology Can Promote Consumer Financial Literacy United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014 **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 unexpectantly 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 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 Financial Education in U.S. State Colleges and Universities Donna E. policymakers students and scholars 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 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 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, Richard B. Horrow, Rick Burton, Myles Schrag, 2019 This book is a collection of writings from sport business professionals Each of the 28 chapters tackles an essential topic that any person who wants to be a force in sport business will face early and often in his or her career **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 Calfornia 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 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 Student

Financial Literacy Dorothy B. Durband, Sonya L. Britt, 2012-04-04 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 Consumer and Financial Literacy Professional Learning Program ,2008 and Financial Literacy Professional Learning Program ,2008 The Ninja Guide to Financial Literacy for High **School Students** Cecelia Nowlin, 2019-12-31 Education is the most powerful weapon which you can use to change the world Nelson Mandela Modern finance is all about smart decisions and quick processing of information The Ninja Guide To Financial Literacy by Cecelia Nowlin is focused to provide the tips and tricks to high school students with concise and comprehensive content This book is the first of its kind that aids the student to master modern finance in simple steps and can be easily understood by finance enthusiasts of all levels A must buy for all finance novice and makes a great gift for high school kids and that is a compendium book Limited edition order your copy now The 21st Century Student's Guide to Financial Literacy - Getting Personal Susan Mulcaire, 2017-01-01 Financial Literacy: Understanding Money and Markets Cybellium, Welcome to the forefront of knowledge with Cybellium your trusted partner in mastering the cutting edge fields of IT Artificial Intelligence Cyber Security Business Economics and Science Designed for professionals students and enthusiasts alike our comprehensive books empower you to stay ahead in a rapidly evolving digital world Expert Insights Our books provide deep actionable insights that bridge the gap between theory and practical application Up to Date Content Stay current with the latest advancements trends and best practices in IT Al Cybersecurity Business Economics and Science Each guide is regularly updated to reflect the newest developments and challenges Comprehensive Coverage Whether you re a beginner or an advanced learner Cybellium books cover a wide range of topics from foundational principles to specialized knowledge tailored to your level of expertise Become part of a global network of learners and professionals who trust Cybellium to guide their educational journey www cybellium com The Ultimate Guide to FINANCIAL LITERACY Remy Chikasu, 2023-09 The Student's Guide to Financial Literacy Robert E. Lawless, 2010-03-11 Presenting a broad

array of financial knowledge this interesting easily understandable book will aid students and young adults in achieving their desired levels of wealth success and overall financial and personal fulfillment The recent global financial crisis was caused at least in part by the financial ignorance of many consumers Many students and young adults in particular have never been taught the basics of financial planning Yet the earlier people move from financial illiteracy to literacy the greater the benefits that will accumulate over time As The Student's Guide to Financial Literacy makes clear practices adopted in the early years of adulthood can have the most dramatic effect on a person s ultimate quality of life level of success and age of retirement This book is designed to convey financial wisdom in terms that are easy to understand with suggestions that are easy to apply Readers will learn about the importance of budgeting and saving the compounding of money and how to create a diversified portfolio of investments Included is advice on buying a first home the characteristics of good debt versus bad debt insurance and tax planning even choosing the right career **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

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Unveiling the Energy of Verbal Artistry: An Psychological Sojourn through **Everfi Financial Literacy Education Study Guide**

In a world inundated with displays and the cacophony of quick communication, the profound energy and psychological resonance of verbal beauty frequently diminish into obscurity, eclipsed by the continuous barrage of noise and distractions. Yet, nestled within the musical pages of **Everfi Financial Literacy Education Study Guide**, a charming perform of fictional brilliance that pulses with natural feelings, lies an remarkable trip waiting to be embarked upon. Published by a virtuoso wordsmith, that mesmerizing opus manuals viewers on a psychological odyssey, lightly exposing the latent possible and profound affect embedded within the delicate web of language. Within the heart-wrenching expanse with this evocative examination, we will embark upon an introspective exploration of the book is central styles, dissect its charming writing style, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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