## **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 Study Guide**

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#### **Table of Contents Everfi Financial Literacy Study Guide**

- 1. Understanding the eBook Everfi Financial Literacy Study Guide
  - The Rise of Digital Reading Everfi Financial Literacy Study Guide
  - Advantages of eBooks Over Traditional Books
- 2. Identifying Everfi Financial Literacy 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 Financial Literacy Study Guide
  - User-Friendly Interface
- 4. Exploring eBook Recommendations from Everfi Financial Literacy Study Guide
  - Personalized Recommendations
  - Everfi Financial Literacy Study Guide User Reviews and Ratings
  - Everfi Financial Literacy Study Guide and Bestseller Lists
- 5. Accessing Everfi Financial Literacy Study Guide Free and Paid eBooks
  - Everfi Financial Literacy Study Guide Public Domain eBooks
  - Everfi Financial Literacy Study Guide eBook Subscription Services
  - Everfi Financial Literacy Study Guide Budget-Friendly Options
- 6. Navigating Everfi Financial Literacy Study Guide eBook Formats

- o ePub, PDF, MOBI, and More
- Everfi Financial Literacy Study Guide Compatibility with Devices
- Everfi Financial Literacy Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Everfi Financial Literacy Study Guide
  - Highlighting and Note-Taking Everfi Financial Literacy Study Guide
  - Interactive Elements Everfi Financial Literacy Study Guide
- 8. Staying Engaged with Everfi Financial Literacy Study Guide
  - o Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Everfi Financial Literacy Study Guide
- 9. Balancing eBooks and Physical Books Everfi Financial Literacy Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Everfi Financial Literacy Study Guide
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Everfi Financial Literacy Study Guide
  - Setting Reading Goals Everfi Financial Literacy Study Guide
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Everfi Financial Literacy Study Guide
  - Fact-Checking eBook Content of Everfi Financial Literacy 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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