

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 Literacy Education Study Guide

Yi-Tong Ma



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.

Examining how Technology Can Promote Consumer Financial Literacy United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014

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 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 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 **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

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 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 *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 **Consumer and Financial Literacy Professional Learning Program** ,2008 *12th Grade Financial Literacy Graduation Resource Guide* New Financial Literacy Pathway,2023-01-30 Financial Literacy Resource Guide for High Schoolers **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 **How Money Works** Arhant Jajodia,2024-07-10 In today s complex financial landscape understanding money matters is essential for everyone The author of How Money Works A beginner s guide to Financial Literacy Arhant Jajodia presents a guide to personal finance covering key topics that empower readers to make informed financial decisions From demystifying money and banking to exploring the purpose of investments and retirement planning this book introduces the basic concepts required to manage one s personal finances effectively Through practical examples actionable tips and clear explanations How Money Works A beginner s guide to Financial Literacy equips readers with the knowledge and confidence to take control of their financial

future As a beginner s guide for all ages this book will help you take major steps along your path to achieve financial literacy
Delivering Skills for Life ,2005 **Financial Literacy and Financial Education** Beata Świecka,Aleksandra
Grzesiuk,Dieter Korczak,Olga Wyszowska-Kaniewska,2019-03-18 It is a well known saying that money does not buy
happiness But it certainly helps in life It is important to have enough of it to satisfy our needs and to secure ourselves from
emergency situations That s what adults think And what about the youth What is their approach to money what do they know
about finances and how are their skills in everyday financial management coming along What kind of knowledge and skills
should be provided Do young people in different countries represent similar or different approaches to financial matters
Using the results of a research on young people in Poland and Germany the authors draw a picture of financial literacy They
furthermore present a number of recommendations that help developing the knowledge and the financial skills of young
people in practice

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