

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 Section Study Guide

Cecelia Nowlin



Everfi Financial Literacy Section Study Guide:

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

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

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

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

Financial Education in U.S. State Colleges and Universities Donna E. Danna, 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

The 21st Century Student's Guide to Financial Literacy - Getting Personal Susan Mulcaire, 2017-01-01 *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 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 **The Ultimate Guide to FINANCIAL LITERACY** Remy Chikasu, 2023-09

Study Guide for Personal Finance Robert H. Burton, George J. Petrello, 1978 *Financial Literacy Essentials For Dummies* Eric Tyson, 2025-03-11 Your to the point guide on the essentials of managing your finances The first step in becoming a better personal financial manager is understanding the pillars of personal finance Financial Literacy Essentials For Dummies is your cheat sheet on understanding how to better manage your finances Distilled down to the essentials this book makes it easy for anyone to learn the basics of managing money You won t be able to escape life s many expenses but with this book you can get a grip on smart spending saving investing and beyond Start by creating a realistic budget for your situation and make a plan for achieving your goals Money doesn t have to be scary with this Essentials guide Get quick and easy explanations budgeting savings accounts and debt Understand how much you can really afford to spend and learn to spend smarter Make a plan for getting out of debt or avoid getting into debt in the first place Ensure that you have enough of a buffer to deal with unexpected expenses Need easy to understand information to help get your finances on track Financial Literacy Essentials For Dummies is the guide for you Personal Financial Literacy Joan Ryan, 2007-02 When students need to review chapter material the supplemental Workbook provides a pen and paper method Using objective questions and activities students can prepare for classroom instruction or review for quizzes and tests *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

NFLAT National Financial Literacy Test Handbook Rachna Shukla, Nisha Singhal Aavrit Singhal, Srishti Gupta, National Financial Literacy Test NFLAT which is the first national level test to measure and improve the level of financial literacy and basic knowledge among students of class VIII IX and X This initiative is aimed at encouraging school students to obtain basic financial literacy and also provide the level of financial skills required for taking responsible financial decisions in life It is one step towards better job prospects also The Salient features of the book are Comprehensive guidelines to the Test are given Important topic such as money budgeting investment banking savings borrowings insurance retirement planning are covered Text is in simple language and easy to understand Syllabus has been meticulously followed Important concepts definitions are given as Key Notes Testing is done by Multiple Choice Questions which have answers explanations alongside Pictures and examples are given to highlight important concepts We are sure the book will be an important tool in imparting skills which are critical to the holistic development of the students Book covers 1 Money Matters Smart Goals and Financial Analysis 2 Budgeting Balancing the Means and the Ends 3 Understanding Insurance and Risk Management 4 Understanding Investments 5 Basics of Banking 6 Introduction to Stocks and Bonds 7 Investments The wider Spectrum 95 105 8 Beyond Savings Borrowing 9 Retirement as a Financial Goal Model Test Paper 1 Model Test Paper 2

Basic Common Cent\$ Spencer Seitz,2021-08-09 A local politician recently said people in poverty don t have enough money Nobody chooses to be in poverty and the easiest step to avoiding it is to get a financial education early Basic Common Cent is your first step to financial literacy the first chapter in your ongoing education about money There s a lot to learn in the financial world how money and wealth get acquired how to use debt to work for you not bury you saving and investing strategies for the young the types of insurance and what s best for you taxes how to avoid them and when not to buying vs renting a home leasing vs buying a car Spencer Seitz noted counselor whose private wealth advisory firm has helped clients build and save millions starts young people on the basics in a book filled with common sense advice Don t miss the opportunity to learn about finances early Start to develop smart spending habits now while building a portfolio for your future So let s get started

Financial Literacy Education: A Practical Guide and Workbook Basics Norris Dorsey,2023-07-05 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

Money, the Financial System, and the Economy Study Guide R. Glenn Hubbard, Walter Schwarm, Michael Redfearn,2004-06-01 Available in MyEconLab

Frequently Asked Questions About Financial Literacy Mary-Lane Kamberg,2011-01-15 Today s world of finance matrixes can be truly confusing and when money and

finances are not a clear cut topic many children and teens are left with more questions than answers This friendly expert narrative guides young readers through this complicated field giving them a strong foundation in what to do with money in order to spend and save it effectively *12th Grade Financial Literacy Graduation Resource Guide* New Financial Literacy Pathway,2023-01-30 Financial Literacy Resource Guide for High Schoolers [The 21st Century Student's Guide to Financial Literacy](#) Susan Mulcaire,2015-05-15 Through 17 chapters in The 21st Century Student s Guide to Financial Literacy your students will become proficient in big picture financial literacy topics including barter and trade the evolution of money the rise of capitalism currency venture capital startups intellectual property securities and stock markets wealth disparity and global free trade agreements They will understand the roles of such powerful institutions as the SEC USPTO Federal Reserve Bank IMF World Bank World Trade Organization G7 G20 and the Eurozone

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