

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 Study Guide Key

Wenbin Ji



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Table of Contents Everfi Financial Literacy Study Guide Key

1. Understanding the eBook Everfi Financial Literacy Study Guide Key
 - The Rise of Digital Reading Everfi Financial Literacy Study Guide Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Financial Literacy Study Guide Key
 - 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 Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Financial Literacy Study Guide Key
 - Personalized Recommendations
 - Everfi Financial Literacy Study Guide Key User Reviews and Ratings
 - Everfi Financial Literacy Study Guide Key and Bestseller Lists

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