

## 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

**Anthony S. Fauci**



## **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.

*Adventure in Homeschooling: A Helpful Guide For Home Educating Your Children* K.C. Sharp, 2025-11-05 *Adventure in Homeschooling: A Helpful Guide For Home Educating Your Children* is a comprehensive resource containing vast knowledge regarding homeschooling. This book has been organized and put together by individuals with over 30 years of practical homeschooling experience. The book will be a solid resource and guide for anyone considering and practicing home education of their or others' children. The book will point out many answers to questions for those considering homeschooling and also for those already homeschooling. Practical topics like hygiene for teenagers, practical and healthy homeschool meals, what curriculum choices are there, and how to choose the right one for my children, and much more.

*A How-To Guide for Business School Practitioners* Moira Tolan, 2024-06-12 This book addresses the struggles of independent colleges focusing on declining enrollments and financial constraints. It highlights factors business school practitioners must consider and offers guidance for parents and counselors. The authors propose remedies to improve business programs and prepare future leaders.

**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

**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

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

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

Impactful Classroom Experiences in Elementary Schools: Practices and Policies Parks, Melissa,2023-08-18 With high teacher attrition rates low pay and constantly shifting standards the education system desperately requires a fresh approach Yet dedicated teachers continue to enter the classroom with a

genuine desire to make a lasting impact on their students lives Impactful Classroom Experiences in Elementary Schools Practices and Policies delves into the challenges and opportunities of American elementary education It offers teachers research grounded ideas to develop and deliver engaging learning experiences that enhance students conceptual understanding The book focuses on positive strategies for creating meaningful classroom experiences such as building safe and supportive environments nurturing curiosity and encouraging calculated risk taking It explores topics like play communication with families and nature highlighting how failure can be a learning opportunity and empowering student expression Additionally the book provides practical tips and step by step directions for teachers to recreate successful experiences in engaging science math and social studies lessons Impactful Classroom Experiences in Elementary Schools offers educators a roadmap to transform their classrooms into vibrant hubs of learning and personal growth By incorporating research backed methods and fostering a love of learning in a supportive atmosphere teachers can create meaningful connections between students emotions and their conceptual understanding This invaluable resource equips teachers with the tools they need to make a lasting impact on their students educational journey enabling them to deliver joyful and transformative learning experiences in the elementary school setting

### **Financial Literacy 101 for College Students**

Chris Corinthian,2022-09-05 What if you could earn a college degree without ever having to take out a student loan Instead of tirelessly searching for scholarships what if qualified college scholarships found you In this book students learn how to find the money budget the money and grow the money to pay for college You will learn How to access free State and Federal Money for school How to write Winning Scholarship Essays Best Budgeting Strategies for your money How to Establish and Build Credit as a College Student 15 Passive Income Streams that are ideal for College Students and much more In this step by step guide toward your debt free degree you will learn financial literacy principles that you can implement for the rest of your life

*Your Financial Mastery Student Guide* Sharon Lechter, Sharon Lechter Cpa, Angela Totman, iGrad, Pay Your Family First, 2013-10-01 To combat surging tuition and student loan debt while better preparing students for the real world and improving their financial literacy industry Leaders and award winning financial literacy experts iGrad have developed an innovative financial literacy curriculum entitled Your Financial Mastery Written by best selling author Sharon Lechter of the Rich Dad Poor Dad series and Angela Totman the highly interactive financial literacy curriculum meets all the Core Competencies set by the Department of Treasury for Financial Literacy and benchmarks set by the Institute of Financial Literacy The innovative student financial literacy curriculum delivers the content via the Flipped Classroom method to reinforce the material and truly create a one of a kind student financial literacy course and student experience The curriculum and each instructors guide comes with full access to the comprehensive and powerful online student financial literacy companion site that houses many interactive and engaging resources that fully complement the financial literacy curriculum and its objectives The companion site uses articles calculators infographics videos etc to reinforce each personal

finance topic while promoting engagement and interaction within and outside the classroom The groundbreaking financial literacy textbook is also the basis of an 8 week facilitator led financial literacy teacher certification course offered through University of Illinois The teach the teacher course is aimed to properly prepare instructors and increase comfortability within the topic to effectively facilitate basic to advanced levels of financial literacy education on their campus Topic chapters include Spending plans Banking Resources Financial Statements Credit Credit Cards and Debt Personal Loans Automobiles and Home Ownership College Funding and Investing Basics Bonds Stocks Mutual Funds and Other Investments Real Estate and Entrepreneurship Retirement Planning and Protecting Your Assets with Insurance Taxes and many more The student financial literacy curriculum is fully developed and ready for institutions to better prepare students by offering a personal finance course For more information please visit <http://schools.igrad.com> course About iGrad iGrad is privileged to partner with more than 600 schools nationwide to provide a financial literacy platform which connects more than 1.2 million students as well as alumni and staff iGrad is the only organization to offer a customizable adaptive learning financial education platform with optional video based student loan entrance and exit counseling iGrad's recent accolades include 2013 Outstanding Consumer Information Award Association for Financial Counseling and Planning Education Best Product of 2013 University Business magazine 2013 Education Program of the Year The Institute for Financial Literacy For more information about iGrad please visit <http://schools.igrad.com/about> or email [BusDev@igrad.com](mailto:BusDev@igrad.com)

*The College Student's Guide to Financial Literacy* DEMETRIUS T. LOVE AKA COACH D'LOVE, 2025-07-20 *Becoming You A College Student's Guide to Financial Literacy* Series IV of the *Becoming You College Series* You don't have to wait until graduation to build wealth You can start now with the right mindset habits and knowledge *Becoming You A College Student's Guide to Financial Literacy* is the fourth book in the *Becoming You College Series* created to help students take control of their money and their future In a world where financial stress derails academic success this guide is your step by step playbook for developing smart money habits and building a foundation for lifelong financial freedom Through the experiences of Cydney a college student learning how to budget save invest and navigate credit on a tight student income this book delivers real life lessons that are relatable and easy to apply Whether you grew up learning about money or never talked about it at all this guide will meet you where you are and help you grow with confidence In this book you will learn How to budget and track your spending as a college student The difference between needs and wants and how to prioritize wisely How to build credit without falling into debt Ways to earn income through side hustles and scholarships How to set financial goals and build wealth for the future This isn't just about dollars and cents It's about mindset discipline and purpose It's about giving you the tools to make decisions today that create freedom tomorrow This book is for Students managing tuition rent and everyday expenses First generation college students navigating money independently Financial aid offices student success programs and youth financial educators Parents mentors and advisors who want to teach financial responsibility The earlier you learn how money works

the sooner you can make it work for you Your journey to financial freedom starts here

**Financial Literacy & Money Management** Second Chance Leadership Academy,2025-12-30 Financial Literacy and Money Management is a practical and empowering course designed to help individuals take control of their financial lives with clarity and confidence Whether starting over after incarceration navigating limited resources or seeking stronger financial stability this course provides clear guidance on how money systems work and how to make informed decisions within them The focus is not on quick fixes but on building lasting habits rooted in responsibility discipline and understanding Through accessible explanations and real life examples students learn how to budget effectively save with intention use banking tools responsibly manage and repair credit and recover from financial setbacks The course also introduces investing and long term wealth planning in a realistic way emphasizing patience informed decision making and personal choice rather than hype or pressure Concepts are presented so they apply across different countries and financial systems making the course valuable to a diverse audience By the end of the course learners will have the tools to plan with purpose avoid common financial pitfalls and build a stable foundation for the future Financial Literacy and Money Management is more than a financial education course It is a roadmap for rebuilding trust strengthening financial character and creating sustainable opportunity through intentional choices

**Financial Literacy And Income Tax - Understanding Your Role, Second Edition** Max Rittner, M. Ed.,2016-12-31 How do educators introduce and reinforce financial literacy concepts to their students in their secondary or community college classrooms One of the many useful and curriculum based resources available to them today is the book Financial Literacy And Income Tax Understanding Your Role Second Edition Max Rittner has provided educators with a new tool to integrate tax preparation with financial literacy using an interactive and prescriptive based set of case studies that students will face early in their tax preparation years An interactive quiz is also available through an external source Contact Max Rittner for further details

**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 Money Matters Made Easy Terence Hover,2023-05-15 Money Matters Made Easy is the ultimate guide to financial literacy for kids aged 11-13 Packed with engaging explanations practical tips and interactive exercises this book will teach young readers valuable skills to manage money wisely From budgeting to saving spending to giving back this comprehensive resource will empower children to make smart financial decisions and build a strong foundation for a bright financial future Whether you re a young entrepreneur or simply curious about the world of money Money Matters Made Easy is your roadmap to financial success

The Fundamentals of Financial Literacy for All Tim Wealth,2024-08-15 Unlock the Secrets of a Secure and Stress Free Life Do you struggle to save money for emergencies or future needs Are you unaware of how to create a reliable emergency fund or plan for an amazing retirement Is controlling your spending a continuous struggle leaving you overwhelmed and concerned about your financial future If you answered no to any of these questions it s time to reconsider your strategy Many others endure similar challenges but you don t have to face them alone This Book walks you through the necessary steps to regain control of your finances and attain long term peace of mind This easy to read guide provides the knowledge and tools you need to master money management restrict spending invest wisely and save more effectively and thus begin your road toward financial security Throughout this guide You ll discover how to stick to your budget and maximize every dollar You will learn how to save consistently and plan for unforeseen needs You ll learn how to make long term investments that will increase your wealth You will learn to plan and save for a comfortable and secure retirement You will create a thorough plan for long term financial stability You ll learn how to handle your money in a way that decreases anxiety and boosts your overall well being You will learn how to track your progress and make smart financial decisions You ll discover a harmonic way to meet urgent demands and plan for the future You ll get practical assistance to help you convert your financial goals into reality Whether you re a student work part time or manage a full time job this book is tailored to your financial circumstances Financial security is within grasp it only demands dedication self discipline and the right strategies The Fundamentals of Financial Literacy For All addresses financial uncertainty by providing clear effective advice tailored to your requirements This book will teach you how to generate wealth manage your finances successfully and live without stress Take control of your financial future now Get a copy today and start your journey to amassing money growing wealth and living a secure stress free lifestyle Your journey to financial empowerment begins here commit today and change your life

I Wish I Learned this in School Anthony Anderson,2025-02-28 I Wish I Learned This in School A Simple Guide to Budgeting Saving and Smart Money Habits Ever wondered why schools never taught you how to budget manage credit or save for the future You re not alone Most of us were left to figure out personal finance the hard way through trial error and expensive mistakes But it doesn t have to be that way This book is your crash course in financial literacy packed with easy to follow budgeting strategies smart credit card tips and debt free living hacks Whether you re a student young adult or just

looking to take control of your money this guide gives you the tools to build a secure financial future What You ll Learn Budgeting for Beginners Master the 50 30 20 rule and other simple methods to control your spending Smart Credit Card Strategies Learn how to build credit avoid debt traps and use credit to your advantage Money Games for Kids Teach financial skills early with fun activities that make learning about money exciting Save Money Fast Proven ways to cut expenses boost savings and plan for emergencies How to Get Out of Debt Step by step debt repayment strategies that actually work Investing Future Planning Simple stress free ways to start investing and grow wealth over time Imagine being able to save more stress less and make smarter money choices without feeling overwhelmed This book makes financial literacy fun relatable and easy to implement If you re ready to take charge of your finances and build a secure future grab your copy today 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 **Money Matters** Saaf Mahik,2023-01-27 Money Matters A Teenager s Guide to Financial Literacy is a comprehensive guide book designed to support teenagers in developing a basic understanding of personal finance Budgeting saving investing managing credit and debt and navigating the financial world as a teen are just a few of the significant subjects covered in the book The book is ideal for teenagers learning about money management for the first time because it is written in a simple approachable tone Teenagers may use the interactive exercises real world examples and practical advice to make wise financial decisions and take charge of their financial future This book is a vital tool for any kid whether they are saving for a car college or just to be more money savvy

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