EVERFI: Financial Literacy for High School

FREE DIGITAL LESSONS

Smart Money Skills for Teens

Research finds recent high school graduates struggle to answer basic financial questions, answering only 2 out of 6 multiple-choice questions correctly on average, with particularly low success rates on questions about credit card use, credit history, and building an emergency fund. Students may not know what they don’t know until it is too late.

EVERFI: Financial Literacy for High School is a digital program that helps teach students how to make wise financial decisions to promote financial well-being over their lifetime.

THE LEARNING EXPERIENCE
- EVERFI’s self-guided, interactive lessons help students develop simple, actionable strategies.
- Real-world scenarios prime students for long-term behavioral change using problem-solving and self-reflection activities.
- Detailed score reports and offline extension activities help teachers maximize their impact across all students.

Grade Level: 9th - 12th
Total Lessons: 7 digital lessons; 20-30 minutes each, including one 50 min lesson with a simulation on filing taxes
Curriculum Fit: Finance, Economics, CTE, Social Studies, Business

PRE-SURVEY
LESSON 1
Banking Basics

LESSON 2
Employment & Taxes

LESSON 3
Budgeting

LESSON 4
Consumer Skills

LESSON 5
Credit & Debt

LESSON 6
Financing Higher Ed

LESSON 7
Insurance

POST-SURVEY

EACH LESSON HAS A PRE- AND POST-ASSESSMENT WITH REAL-TIME SCORE REPORTING
“I love how EVERFI is tailored to each student and helps them understand the content. The videos and examples are great and are easy for students to understand and connect with.”

— Hilary Wimmer, Mountain Range High School, Colorado

LESSON SCOPE AND SEQUENCE

1. Banking Basics
   Researching Financial Institutions, Comparing Accounts, Opening and Using Accounts, Monitoring Accounts, Investing Basics
   **Mini-game:** Compound It!

2. Income and Employment
   Impact of Education and Training, Understanding Tax Withholding, Analyzing a Paycheck, Gig Economy, Filing Taxes, Comparing Job Benefits
   *New* Embedded into this lesson are TurboTax Simulations, which will help students understand the importance of taxes and learn the steps of the tax filing process!
   **Mini-game:** A Balanced Life

3. Budgeting
   Purpose of a Budget, Setting up a Budget, Budgeting Tools, Tracking Projected vs. Actual Spending, Covering Emergency Expenses
   **Mini-game:** Payday!

4. Consumer Skills
   Product Research, Comparison Shopping, Renting vs. Leasing vs. Owning, Payment Methods
   **Mini-game:** You’ve Got a Deal!

5. Credit and Debt
   Debt Overview, Comparing Credit Cards, Using a Credit Card, Credit Card Statements, Credit Scores, Debt Financing and Loans
   **Mini-game:** Loan Sharks for Lunch

6. Financing Higher Education
   Evaluating the ROI of Higher Education, Higher Education Costs, Financing Options, Applying for Federal Aid
   **Mini-game:** Education for Everyone

7. Insurance
   Risk Management, Auto Insurance, Renters/Homeowners Insurance,
   **Mini-game:** Insurance Match

Ready to Start? Register now at EVERFI.COM/NewTeacher