

# EVERFI: Financial Literacy for High School

FREE DIGITAL LESSONS



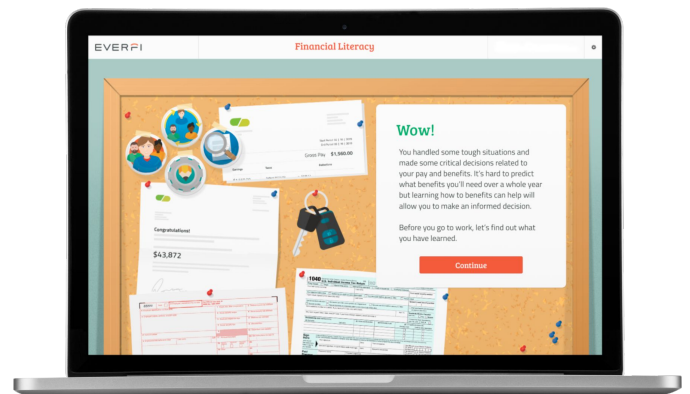
## Smart Money Skills for Teens

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.



Income & Employment

**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

**Standards Alignment:** Jump\$tart National Standards in K-12 Personal Finance Education, Council of Economic Education's National Standards for Financial Literacy, US State Financial Literacy Standards



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

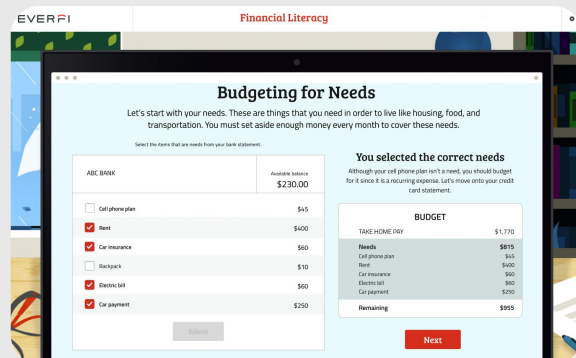
### 7. Insurance

*Risk Management, Auto Insurance, Renters/Homeowners Insurance,*

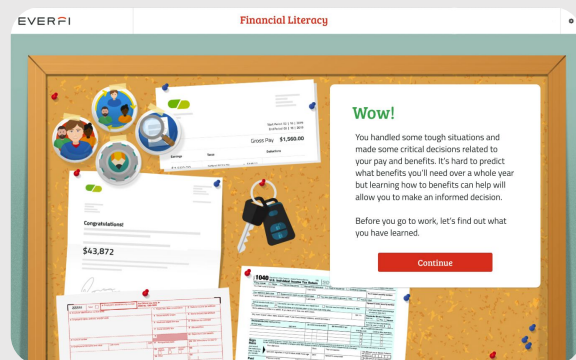
**Mini-game:** Insurance Match

## LESSON ACTIVITIES:

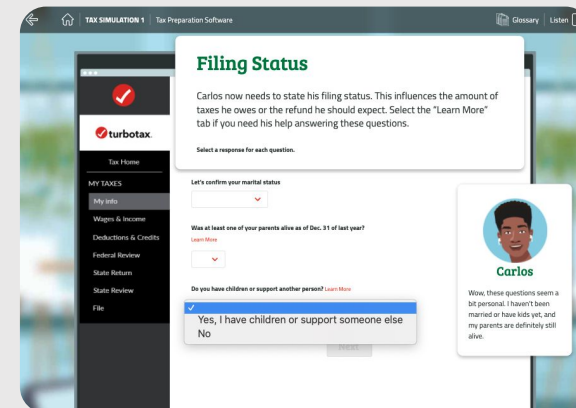
### Budget Simulation



### Comparing Job Offers & Benefits



### TurboTax Simulations



## EVERFI

EVERFI, Inc. empowers educators to bring real-world learning into the classroom and equip students with the skills they need for success - now and in the future. 3 of 5 U.S. school districts use EVERFI's digital resources to teach topics like financial literacy, social-emotional learning, career readiness, and prevention education.

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Ready to Start? Register now at  
[EVERFI.COM/NewTeacher](http://EVERFI.COM/NewTeacher)