

EVERFI: Financial Literacy for High School

FREE DIGITAL LESSONS



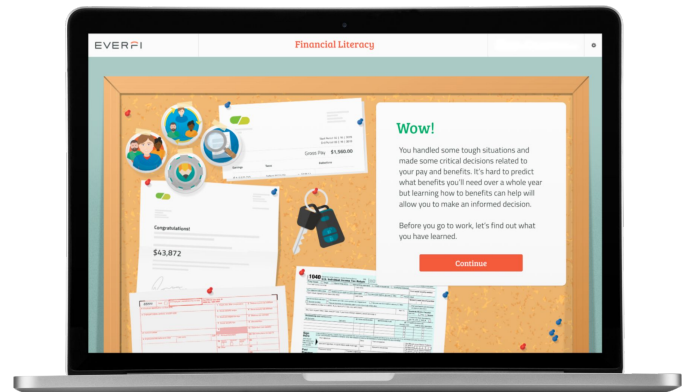
Smart Money Skills for Teens

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

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

Available in English and Spanish



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

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

The screenshot shows the 'Budgeting for Needs' interface. It includes a table of expenses with checkboxes for selection:

Expense	Amount
Cell phone plan	\$45
<input checked="" type="checkbox"/> Car insurance	\$400
<input type="checkbox"/> Backpack	\$10
<input checked="" type="checkbox"/> Electric bill	\$60
<input checked="" type="checkbox"/> Car payment	\$250

Available balance: \$230.00

BUDGET

Category	Amount
TAKE HOME PAY	\$1,770
Rent	\$875
Cell phone plan	\$45
Car insurance	\$400
Electric bill	\$60
Car payment	\$250
Remaining	\$595

Comparing Job Offers & Benefits

The screenshot shows a corkboard interface with a 'Wow!' message: 'You handled some tough situations and made some critical decisions related to your pay and benefits. It's hard to predict what benefits you'll need over a whole year but learning how to benefits can help will allow you to make an informed decision. Before you go to work, let's find out what you have learned.' A 'Continue' button is visible.

Managing a Bank Account

The screenshot shows a 'Direct Deposit Form' with fields for: Company/Employer Name (CashTown Community Pool), Bank Name (CashTown Community Bank), Routing Number, and Account Number. It also includes a signature line and a date field.

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
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