



**FREE DIGITAL LESSONS** 

# **FutureSmart:** Financial Literacy



According to a recent study by the Financial Industry Regulatory Authority (FINRA), individuals with higher financial literacy appear to be better prepared for their short-term financial needs, report spending less than their income, and have an emergency fund set aside.1

FutureSmart<sup>SM</sup>, a MassMutual Foundation program, is a free evidence-based financial literacy 101-course that teaches middle school students how to plan out their daily finances and guides them in constructing a blueprint for their future. Through a storybased narrative and interactive exercises, students learn to make real-life decisions about their personal finances, as well as how to achieve important goals around saving money, education and career planning, and budgeting.

1. FINRA Investor Education Foundation, 2022 (Source)



FutureSmart: Financial Literacy for Middle School

#### **GRADE LEVEL:**

6-8

#### **CURRICULUM FIT:**

Economics, Business, Social Studies, Career Readiness

#### LENGTH:

7 digital lessons, 25 mins each

#### **STANDARDS ALIGNMENT:**

Jump\$tart National Standards in K-12 Personal Finance Education, National Standards for Social Studies, State Academic Standards

#### PROMISING EVIDENCE:

FutureSmart has been independently validated to meet ESSA Level III, which demonstrates that usage of the digital course shows a positive, statistically significant relationship with students' financial knowledge, self-efficacy, and behaviors.

Learn more at EVERFI.com/Research



### Free Digital Platform & Support



Self-guided, interactive digital lessons with real-world scenarios



Extension activities & resources to bring the digital lessons to life



Built-in student assessments with automatic grading



Single sign-on (SSO) available to streamline student registration





ClassLink



With a dedicated, regional team to

#### **PRE-SURVEY**







LESSON 4 Investing in You

**LESSON 5 Growing a Business** 

LESSON 6 Your Financial Future

LESSON 7 **Build Your Blueprint** 

POST-SURVEY





MFASURARI F **IMPACT** 

Evaluate learning gains with pre- and postlesson assessment questions and realtime score reporting

support you every step of the way

## Empower Students to Manage Their Finances & Make Sound Decisions

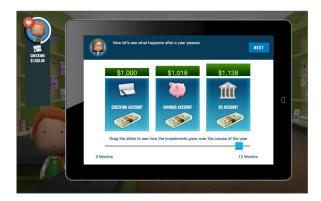
FutureSmart gave me a completely new perspective on financial decision making ... I decided to start a monthly income/expenses notebook so that I could regulate the amount of money that I spent each month.

- Middle School Student, Georgia



#### Ways to Pay

Students learn both the importance of saving and how to manage day-to-day expenses as they help a character find a job and review his paycheck.



#### **Growing a Business**

Students learn all about business growth as they help a business owner with various tasks, such as calculating monthly profit and loss.



#### **Investing in You**

Students help a character explore different career path options and narrow her interests by examining required skills, income potential, and education.



#### **Your Financial Future**

Through a "life simulation," students help a character analyze different insurance policies, learning how unexpected occurrences can lead to financial loss.

This course is a part of EVERFI's Financial Education Suite





Collection of complementary courses covering topics like the economy, banking, saving, investing, entrepreneurship, income, and setting financial goals



Ready to start?

Register now at EVERFI.com/NewTeacher



EVERFI from Blackbaud 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.