

# 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. With more than 10 years of research on high school financial education, we know what works.

### THE LEARNING EXPERIENCE

EVERFI's self-graded interactive lessons translate complex financial concepts and help students develop simple, actionable strategies for managing their finances. Real-world scenarios prime students for long-term behavioral change using game-based problem-solving and self-reflection activities. Detailed score reports and offline extension activities help teachers maximize their impact across all students.



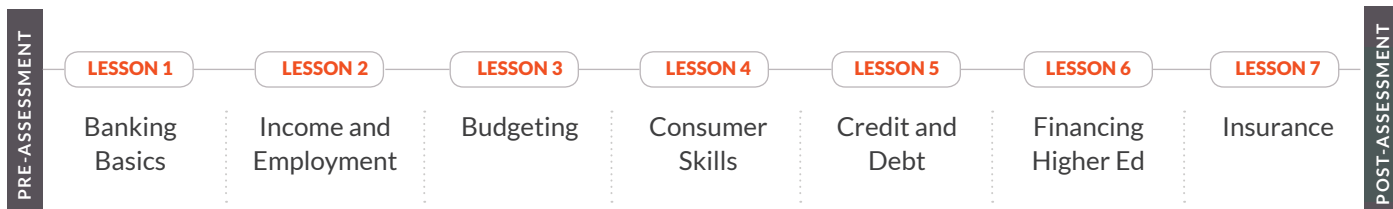
Securing a Loan Learning Sequence

**Grade Level:** 9th - 12th

**Total Lessons:** 7 digital lessons; 20-35 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



“EVERFI is a great program and is one of the most helpful educational tools I have used in 26 years of teaching.”

— Lisa Meyers, South Doyle High School, Tennessee

## 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

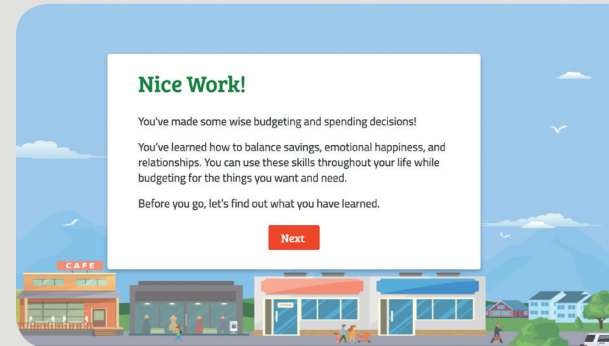
### 7. Insurance

*Risk Management, Auto Insurance, Renters/Homeowners Insurance, Health Insurance, Disability and Life Insurance*

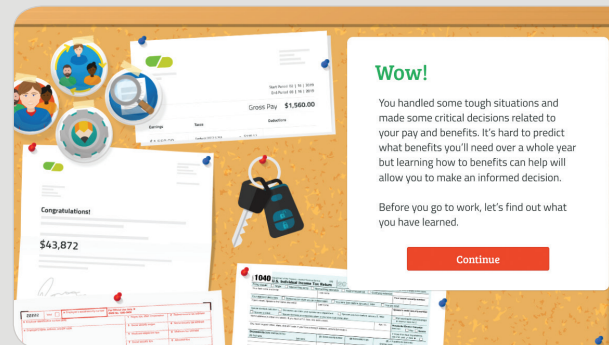
**Mini-game:** Insurance Match

## LESSON ACTIVITIES:

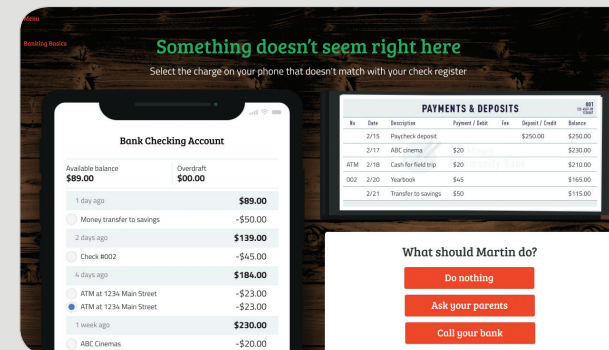
### Budget Simulation



### Comparing Benefits and Job Offers



### Reconciling Financial Accounts



**Ready to Start? Register now at**  
**EVERFI.COM/NEWTEACHER**

**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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