

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

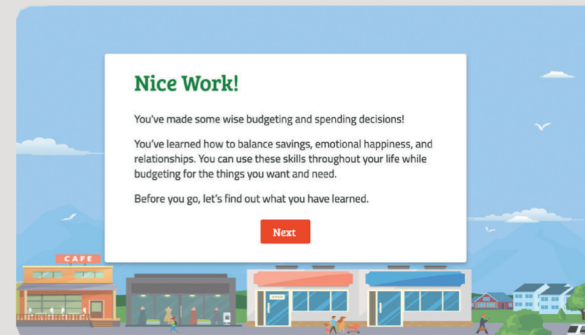
7. Insurance

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

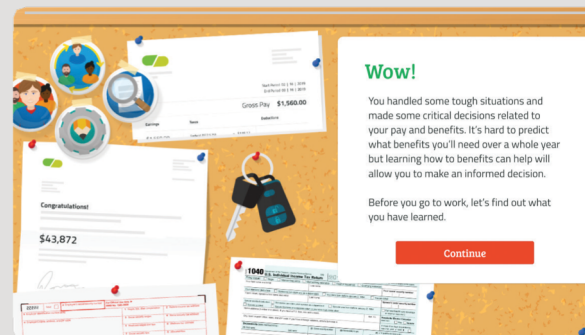
Mini-game: Insurance Match

LESSON ACTIVITIES:

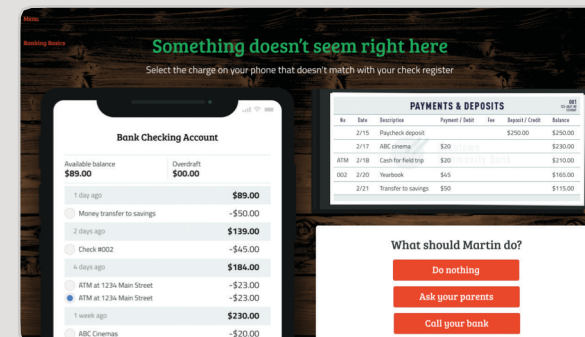
Budget Simulation



Comparing Benefits and Job Offers



Reconciling Financial Accounts



**For more information, contact
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**Ready to Start? Register now at
[EVERFI.COM/NEWTEACHER](https://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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