

## Curriculum Guide

**Recommended Grade Level** 9-12 in the U.S. and Canada **Total Time** 7 lessons, 25-35 minutes each

**Subject Fit** Finance, Economics, CTE, Social Studies, Business

**Standards Alignment** Jump Start Standards, State-Based Financial Literacy Standards

EVERFI: Financial Literacy for High School is a digital financial education program that teaches students how to make wise financial decisions to promote financial well-being over their lifetime. The interactive lessons will translate complex financial concepts and help students develop actionable strategies for managing their finances.

Students will understand the different ways to acquire income, develop a savings and investing plan, create a budget, track expenses, make informed purchases, monitor and protect their money, and navigate financial institutions and financial products.

## Topic Areas

1. **Banking Basics**—Students will gain confidence in engaging with financial institutions and picking the right products for their life and financial goals.
2. **Income and Employment**—Students will feel confident in navigating the choices and paperwork presented when starting a new job.
3. **Budgeting**—Students will set short-term and long-term financial goals and create a personal budget that tracks spending.
4. **Consumer Skills**—Students will proactively research purchase decisions and select the best way to pay for those purchases.
5. **Credit and Debt**—Students will engage in wise debt management practices and avoid expensive borrowing behaviors.
6. **Financing Higher Education**—Students will develop a plan for financing postsecondary education or training.
7. **Insurance**—Students will become aware of the need for a risk management strategy and how insurance plays a role.

## Course Structure

Each digital lesson is accompanied by offline lesson plans and discussion guides to use in the classroom.



# Everfi Financial Lit Study Guide

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## **Everfi Financial Lit Study Guide:**

**Financial Literacy Education** Jay Liebowitz, 2018-10-09 Today's graduates should be grounded in the basics of personal finance and possess the skills and knowledge necessary to make informed decisions and take responsibility for their own financial well-being. Faced with an array of complex financial services and sophisticated products, many graduates lack the knowledge and skills to make rational, informed decisions on the use of their money and planning for future events such as retirement. This book shows what you can do to improve financial literacy awareness and education. It covers the use of interactive games and tutorials, peer-to-peer mentoring, and financial literacy contests in addition to more formal education. It gives you a sample of approaches and experiences in the financial literacy arena. Divided into three parts, the book covers financial literacy education for grades K-12, college, and post-college. **A How-To Guide for Business School**

**Practitioners** Moira Tolan, 2024-06-12 This book addresses the struggles of independent colleges focusing on declining enrollments and financial constraints. It highlights factors business school practitioners must consider and offers guidance for parents and counselors. The authors propose remedies to improve business programs and prepare future leaders.

**Examining how Technology Can Promote Consumer Financial Literacy** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014 **Novel Financial Applications of Machine Learning and Deep Learning** Mohammad Zoynul Abedin, Petr Hajek, 2023-03-01 This book presents the state-of-the-art applications of machine learning in the finance domain with a focus on financial product modeling, which aims to advance the model performance and minimize risk and uncertainty. It provides both practical and managerial implications of financial and managerial decision support systems which capture a broad range of financial data traits. It also serves as a guide for the implementation of risk-adjusted financial product pricing systems while adding a significant supplement to the financial literacy of the investigated study. The book covers advanced machine learning techniques such as Support Vector Machine, Neural Networks, Random Forest, K-Nearest Neighbors, Extreme Learning Machine, Deep Learning Approaches, and their application to finance datasets. It also leverages real-world financial instances to practice business product modeling and data analysis. Software code such as MATLAB, Python, and/or R, including datasets within a broad range of financial domain, are included for more rigorous practice. The book primarily aims at providing graduate students and researchers with a roadmap for financial data analysis. It is also intended for a broad audience including academics, professional financial analysts, and policy makers who are involved in forecasting, modeling, trading, risk management, economics, credit risk, and portfolio management. [Research Anthology on Personal Finance and Improving Financial Literacy](#) Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future. Considering life events and risks that unexpectedly present themselves, especially in the light of recent global events, there is

often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance

*Maintaining Financial Stability in Times of Risk and Uncertainty* Behl, Abhishek, Nayak, Sushma, 2018-12-04 Risks and uncertainties market financial operational social humanitarian environmental and institutional are the inherent realities of the modern world Stock market crashes demonetization of currency and climate change constitute just a few examples that can adversely impact financial institutions across the globe To mitigate these risks and avoid a financial crisis a better understanding of how the economy responds to uncertainties is needed *Maintaining Financial Stability in Times of Risk and Uncertainty* is an essential reference source that discusses how risks and uncertainties affect the financial stability and security of individuals and institutions as well as probable solutions to mitigate risk and achieve financial resilience under uncertainty Featuring research on topics such as financial fraud insurance ombudsman and Knightian uncertainty this book is developed for researchers academicians policymakers students and scholars

*Financial Education in U.S. State Colleges and Universities* Donna E. Danns, 2015-11-28 This book addresses the uncertain state of financial literacy among today s college students and examines steps colleges and universities are taking to address this widespread concern This work introduces a four fold typology of organizational models for college based financial education programs and uses these as optics for grouping and presenting case studies The case studies presented provide a holistic representation of how universities develop sustain and grow financial education programs Details on the nature of programs goals administrative support resources partnerships scale of operations program content and delivery advertising evaluation program spinoffs and much more are captured in this work In addition to detailed case studies this book presents general findings on the availability of and delivery modes for college based financial education

This work has significant utility for universities and colleges seeking to implement new financial education programs changing existing programs improving program relevancy or expanding program delivery on campus It is an important contribution to the experiential understanding on how college students as consumers can acquire financial education as part of their broader college curricula and be able to better manage their financial lives Included in the coverage The financial literacy imperative Program delivery and organizational models in state colleges and universities The academic model The full fledged money management center The aspirational seed program The branch interspersed model As financial literacy is increasingly recognized as a core life skill it becomes more crucial as a component of higher education Personal Financial Education in State Colleges and Universities in the U S is salient reading for college and university administrators researchers social workers and mental health professionals working with college students policy analysts and faculty from any discipline interested in promoting the financial literacy of their students [Financial Literacy 101 for College Students](#) Chris Corinthian,2022-09-05 **Your Financial Mastery Student Guide** Sharon Lechter,Sharon Lechter Cpa,Angela Totman,iGrad,Pay Your Family First,2013-10-01 To combat surging tuition and student loan debt while better preparing students for the real world and improving their financial literacy industry Leaders and award winning financial literacy experts iGrad have developed an innovative financial literacy curriculum entitled Your Financial Mastery Written by best selling author Sharon Lechter of the Rich Dad Poor Dad series and Angela Totman the highly interactive financial literacy curriculum meets all the Core Competencies set by the Department of Treasury for Financial Literacy and benchmarks set by the Institute of Financial Literacy The innovative student financial literacy curriculum delivers the content via the Flipped Classroom method to reinforce the material and truly create a one of a kind student financial literacy course and student experience The curriculum and each instructors guide comes with full access to the comprehensive and powerful online student financial literacy companion site that houses many interactive and engaging resources that fully complement the financial literacy curriculum and its objectives The companion site uses articles calculators infographics videos etc to reinforce each personal finance topic while promoting engagement and interaction within and outside the classroom The groundbreaking financial literacy textbook is also the basis of an 8 week facilitator led financial literacy teacher certification course offered through University of Illinois The teach the teacher course is aimed to properly prepare instructors and increase comfortability within the topic to effectively facilitate basic to advanced levels of financial literacy education on their campus Topic chapters include Spending plans Banking Resources Financial Statements Credit Credit Cards and Debt Personal Loans Automobiles and Home Ownership College Funding and Investing Basics Bonds Stocks Mutual Funds and Other Investments Real Estate and Entrepreneurship Retirement Planning and Protecting Your Assets with Insurance Taxes and many more The student financial literacy curriculum is fully developed and ready for institutions to better prepare students by offering a personal finance course For more information please visit <http://schools.igrad.com> course About iGrad

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*Certified Financial Examiner Success Guaranteed*, 2020-05-30 **CERTIFIED FINANCIAL EXAMINER A study guide that you need if you intend to write the Certified Financial Examination This study guide helps you to study for the exam as well as giving you relevant questions to practice with in preparation for the examination With this study guide I can assure you that success is guaranteed** *Study Guide for Financial Management* Vance Lesseig, Raymond Brooks, 2012-04-06 **Study**

**Guide for Financial Management** Sheridan J. Titman, Arthur J. Keown, John D. Martin, 2013-09-05 **Study Guide for Personal Finance** Robert H. Burton, George J. Petrello, 1978 *Business Finance Terminology (Speedy Study Guide)* Speedy Publishing LLC, 2014-11-19 A business finance terminology study guide is helpful in many ways Complex finance problems and their solutions are detailed in an easy guide Some of the topics that are covered in this guide are present value calculation problems solving for future value of investment problems solving for savings amount to reach specific goals learning about the concept of time hot to calculate Internal Rate of Return Easily and Solving for Mortgage Calculation Qualification Requirements This study guide will help you understand and learn how to take care of financial calculations calculations that occur often in everyday life Clearly this study guide can help you in so many ways Check it out soon and see for yourself [Study Guide to Financial](#) Brubeck, 2007-04-05 [Finance \(Speedy Study Guides\)](#) Speedy

Publishing, 2014-05-04 Finance is a matter that surrounds everybody's day to day life but not many people really understand how it works The core definition is the management of money and the speculation of its future value It sounds complicated but in reality the concept is simple For example whenever you purchase something with a credit card the bank temporarily foots the bill They give you a certain amount of time which is usually about 30 days to pay the balance in full Even if you can't pay the full balance right away you can always make payments with a little interest It's a benefit for both sides This benefits you if you can't pay right away and this benefits the bank because they make money on merchant fees and interest

**Contemporary Financial Planning - Study Guide For 347** SAW Financial Group, L.L.C., 2018-12-16 **Business Finance (Speedy Study Guides)** Speedy Publishing LLC, 2015-01-30 A business finance study guide will help students study for tests by providing concrete examples of financial decision making While it will present the actual methodology used within the financial calculations the biggest value can be found from how it presents business logic One can see how to best use the results of those calculations in real world examples This usually matches what the test writers expect **Business**

**Finance (Speedy Study Guides)** Speedy Publishing,2015-02-04 A business finance study guide will help students study for tests by providing concrete examples of financial decision making While it will present the actual methodology used within the financial calculations the biggest value can be found from how it presents business logic One can see how to best use the results of those calculations in real world examples This usually matches what the test writers expect **Finance**

**Equations And Answers (Speedy Study Guides)** Speedy Publishing,2015-05-25 If you re struggling with finance in college then this is the book you ought to have This quick study guide is composed of ideas interlaced with formula guides and arranged from the basic to the advanced Using the ideas in this guide solving financial equations shouldn t be a task almost impossible to accomplish Get your own copy today

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