

# Unit 4: Financial Literacy & EverFi Financial Certification



As part of our study of Economics, it is important to make sure that you know the “real world” information that will help you in life. For Unit 4, we are going to use a web curriculum called EverFi which will walk you through basic concepts in financial literacy. You will look at savings, banking, types of payments, credit scores, financing higher education, renting vs. owning, taxes and insurance, consumer fraud and investing. You will receive grades in several categories, so this is a great chance to improve your average in Economics if you do well!

1. Create a Login for the EverFi website and register yourself to our class.
  - a. Go to the EverFi Website and create a free account using an email and password you'll remember.
  - b. Then, find our class using the correct class Login Info: (please make sure you register with the right section!)
    - Econ 4A: **99b0b73b**
    - Econ 3B: **c22ae5ec**
  - c. Write down your user name and password so you don't lose it!
  - d. Complete the Introduction Module – it will explain to you what's happening and how to manipulate the website. Once you've finished this, you will have access to the various modules of information.
  
2. Complete the EverFi modules.
  - a. There are nine modules that should be completed. Each module will take between 30-45 minutes, depending on your pace.
  - b. Complete the quizzes at the end of each module and do your best.
    - i. If you get below a 70%, the module will review you on the important facts and then give you another chance to take the quiz.
    - ii. You can retake the quizzes as many times as you want, but I will only count your first retake, at my discretion.
  - c. We will have “some” time in class to work on this in class, but you should plan to complete some modules outside of class with your login. The website will let you complete the modules in any order, but please be aware of the due dates below!
  
3. When you've finished, write a “Customer Review” of the Everfi site. Answer the following questions in a typed, single spaced, detailed discussion of this experience – one paragraph per part below. Post your completed review to Turnitin by the due date.
  - a. Describe the EverFi experience in a paragraph. What was
  - b. it? What did you learn? How is it different from “normal” economics learning?
  - c. What parts of this experience were good? What parts of this experience were frustrating?
  - d. What would you change (add or take away) about this website?
  - e. Should all high school students be required to use this program? Why or Why not?
  - f. If you owned a business or bank why might you invest in EverFi? If you did, what would you get out of it?

**All parts should be completed by November 11<sup>th</sup> at 11:59 pm.**

# Financial Everfi Module 4

**Donna E. Danns**



## **Financial Everfi Module 4:**

**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, change existing programs, improve program relevancy, or expand 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.

### **Critical Empathy as Teacher Education Reform**

Thomas A. Lucey, Kathleen S. Cooter, 2024-07-19 This book critiques teacher training in social studies for lacking genuine critical empathy and a sense of shared humanity. It argues that current programs focus on critical thinking without challenging social structures. Contributions emphasize empathy in the classroom to foster mutual understanding and question economic and social systems.

**Finance Skills** David Bailey, Healthcare Financial Management Association (Great Britain), 2004 *Financial Skills Series* Intellexis, 1999-04-01 **Standard Chartered Bank Module 4 Business Goal Orientation Finance Workbook 2 Exercise Disk (To Be Used in Conjunction with Workbook 2)** Pearson Education, Limited, 1999-11-01 **Introduction to Business Finance** Standard Bank of South Africa Limited (1962-), Gauteng Institute for Curriculum Development, 2001

## Unveiling the Power of Verbal Art: An Emotional Sojourn through **Financial Everfi Module 4**

In a world inundated with displays and the cacophony of immediate communication, the profound power and psychological resonance of verbal art often diminish into obscurity, eclipsed by the continuous onslaught of sound and distractions. Yet, nestled within the musical pages of **Financial Everfi Module 4**, a charming perform of literary splendor that impulses with fresh emotions, lies an remarkable trip waiting to be embarked upon. Composed with a virtuoso wordsmith, this mesmerizing opus manuals readers on a mental odyssey, lightly revealing the latent potential and profound affect embedded within the complex internet of language. Within the heart-wrenching expanse with this evocative examination, we can embark upon an introspective exploration of the book is main subjects, dissect its charming publishing model, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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