

## Content Outline

# EVERFI: Financial Literacy® for High School



## CONSUMER SKILLS

DESCRIPTION	Students will practice making informed purchasing decisions.
TOPICS	<ul style="list-style-type: none"><li>• Consumer skills</li><li>• Evaluating reviews</li><li>• Unit pricing</li><li>• Considering needs</li><li>• Making consumer decisions</li></ul>
LEARNING OBJECTIVES	<ul style="list-style-type: none"><li>• Understand your role and responsibilities as a consumer.</li><li>• Apply strategies for making informed decisions when purchasing consumer goods.</li><li>• Assess the quality of sources when researching products to buy.</li><li>• Describe how to use different payment methods for everyday purchases.</li></ul>

## SMART MONEY HABITS

DESCRIPTION	Students will learn about managing money effectively in their everyday lives.
TOPICS	<ul style="list-style-type: none"><li>• Money management</li><li>• Tracking spending</li><li>• Spending habits</li><li>• Wants and needs</li></ul>
LEARNING OBJECTIVES	<ul style="list-style-type: none"><li>• Identify smart money habits and techniques.</li><li>• Distinguish how to manage money.</li></ul>

## BUDGETING

DESCRIPTION	Students will set short-term and long-term financial goals and create a personal budget that tracks spending.
TOPICS	<ul style="list-style-type: none"><li>• Fixed expenses</li><li>• Variable expenses</li><li>• Wants</li><li>• Needs</li><li>• Income</li></ul>

	<ul style="list-style-type: none"> <li>• Investments</li> <li>• Debt</li> <li>• 50-30-20 method</li> <li>• Envelope/Jars method</li> <li>• Pay Yourself First method</li> <li>• Notebook method</li> <li>• Short-term, mid-term, and long-term financial goals</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>• Describe the reasons for maintaining a budget.</li> <li>• Identify different types of budgeting methods.</li> <li>• Create a budget for prioritizing wants and needs.</li> </ul>

## FILING YOUR TAXES

<b>DESCRIPTION</b>	In this simulation, students will help Carlos file his taxes electronically and learn how online tax preparation software can be helpful, secure, and effective.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>• How tax preparation software works</li> <li>• Documents needed in order to file taxes</li> <li>• Important pointers for getting a maximum refund</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>• Understand the importance of filing taxes.</li> <li>• Explain the difference between deductions and credits.</li> <li>• Understand the steps and requirements for preparing taxes.</li> </ul>

## CHECKING ACCOUNTS

<b>DESCRIPTION</b>	Students will explore the features and benefits of having a checking account.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>• Debit cards</li> <li>• Checks</li> <li>• Mobile payment apps</li> <li>• Direct deposit</li> <li>• Account features</li> <li>• Pending transactions</li> <li>• Fees and penalties</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>• Define a checking account.</li> <li>• Examine the features of a checking account.</li> <li>• Identify how to effectively use a checking account.</li> <li>• Monitor a checking account balance and spending habits.</li> </ul>

## SAVINGS ACCOUNTS

<b>DESCRIPTION</b>	Students will engage in wise debt management practices and avoid expensive borrowing behaviors.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>• Introduction to savings</li> <li>• Benefits of earning interest</li> <li>• Savings accounts</li> <li>• Money market accounts</li> </ul>

	<ul style="list-style-type: none"> <li>• Certificates of Deposit (CDs)</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>• Define a savings account.</li> <li>• Explore savings options (savings accounts, money market, CDs).</li> <li>• Determine which savings option is best for different financial situations.</li> </ul>

## CREDIT AND DEBT BASICS

<b>DESCRIPTION</b>	Students will learn about credit, debt, and how to avoid predatory loan offers.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>• How loans are used</li> <li>• Secured loans</li> <li>• Unsecured loans</li> <li>• Interest</li> <li>• Loan terms</li> <li>• Avoiding predatory offers</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>• Explain what a loan is and why it is used to finance purchases.</li> <li>• Compare and contrast the differences between secured and unsecured loans.</li> <li>• Discover how the cost of credit is influenced by loan terms.</li> <li>• Evaluate loan offers for predatory lending.</li> </ul>

## EDUCATION ROI

<b>DESCRIPTION</b>	Students will learn the value of calculating the return on investment (ROI) for post-secondary education to make informed decisions about continuing education.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>• Considering all costs of education</li> <li>• Education and return on investment</li> <li>• Tuition and costs of attendance</li> <li>• Higher education choices</li> <li>• Public versus private universities</li> <li>• Choosing a career for a positive ROI</li> <li>• Comparing costs of colleges and ROI</li> <li>• Payment options</li> <li>• Creating positive ROI</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>• Explain why higher education typically has a positive return on investment.</li> <li>• Differentiate the net cost of higher education from the "true cost."</li> <li>• Explain how to evaluate the return on investment for higher education at a particular institution, anticipated career path, or major.</li> </ul>

## EDUCATION AND FINANCIAL AID

<b>DESCRIPTION</b>	Students analyze the advantages and disadvantages of various sources of funds for postsecondary education and training.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>• Scholarships</li> <li>• Grants</li> <li>• Tuition Reimbursement</li> <li>• FAFSA</li> <li>• Filling out the FAFSA form</li> </ul>

<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>Describe the differences between scholarships, grants, work-study programs, and loans.</li> <li>Identify places to look for financial aid.</li> <li>Explain the importance of submitting a FAFSA.</li> </ul>
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## EXPLORING JOBS AND CAREERS

<b>DESCRIPTION</b>	Students will consider career paths, self-employment, education/training, and compensation/benefits as they relate to making career decisions.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>Types of Careers</li> <li>Career Considerations</li> <li>Sample Careers</li> <li>Choosing a Career</li> <li>Navigating Job Offers: What to Consider</li> <li>Decision-making</li> <li>Gig Economy</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>Analyze careers and relationships between education, training, and earnings.</li> <li>Identify how workplace benefits can provide value to employees.</li> <li>Compare and contrast the benefits and costs of gig employment.</li> </ul>

## BEGINNING EMPLOYMENT

<b>DESCRIPTION</b>	Students will gain confidence in navigating the choices and paperwork presented when starting a new job.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>Reviewing a Paycheck</li> <li>Withheld Taxes</li> <li>What Should You Withhold on Your Taxes?</li> <li>Filling out the W-4 Form</li> <li>Employer-Sponsored Retirement Plans</li> <li>Benefits of Opting-In to Employer-Sponsored Plans</li> <li>How Much Could You Save for Retirement over Time?</li> <li>Choosing Employer-Sponsored Benefits</li> </ul>
<b>LEARNING OBJECTIVES</b>	<ul style="list-style-type: none"> <li>Explain the content and purpose of standard tax forms related to starting employment</li> <li>Differentiate between gross, net, and taxable income</li> <li>Recognize the value of participating in employer-sponsored benefits</li> </ul>

## INSURANCE BASICS

<b>DESCRIPTION</b>	Students will become aware of the need for a risk management strategy and how insurance plays a role.
<b>TOPICS</b>	<ul style="list-style-type: none"> <li>Unexpected events</li> <li>What Is Insurance?</li> <li>Why Do I Need Insurance?</li> <li>Parts of an Insurance Policy</li> <li>Deductibles</li> <li>Types of Insurance</li> <li>Costs of Insurance</li> <li>Tips for Choosing Insurance</li> </ul>

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**LEARNING  
OBJECTIVES**

- Identify the consequences of not having insurance coverage.
  - Define insurance terminology.
  - Compare different types of insurance.
  - Explain how insurance can be used a risk management strategy.
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