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.
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

“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