

Teaching Financial Skills Outside the Classroom

EVERFI

Financial Literacy



Month

EVERFI

Navigate Your Financial Future

Poll:

What grade level of students do you work with?

Elementary School

Middle School

High School

Multi-level School

Administrative/Student Services

But first, housekeeping.

Audio

Listen through your computer speaker or by calling (415) 930-5229

access code:
202-410-489

Questions

Type in the questions box and we'll get to your questions in real time or address them during the Q&A

Social

Find us on Twitter
@EVERFIK12 and use
#EVERFlempowers
when you share out

A recording will be emailed to you following the webinar.

Today's Agenda

1

Introductions

2

Financial Education & Mental Wellness
Erin McClintock

3

Teaching Financial Literacy Remotely
Cecilia Gray

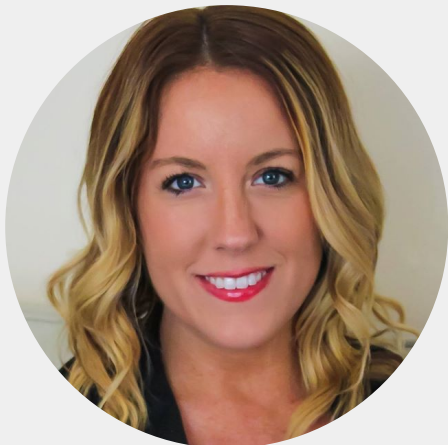
4

Engaging Students in Personal Finance
Nicole Albion

5

Q&A

Introductions



Erin McClintock

Rutland, MA
Head of Impact, Social and
Emotional Learning
EVERFI



Cecilia Gray

Pottsville, AR
Family & Consumer Sciences and
Education & Training Instructor

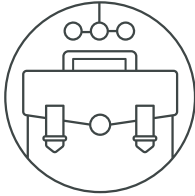


Nicole Albion

Worcester, MA
AVID Program Coordinator

Whole Child Education

**Career
Readiness**



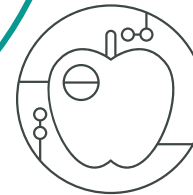
**Social and
Emotional
Learning**



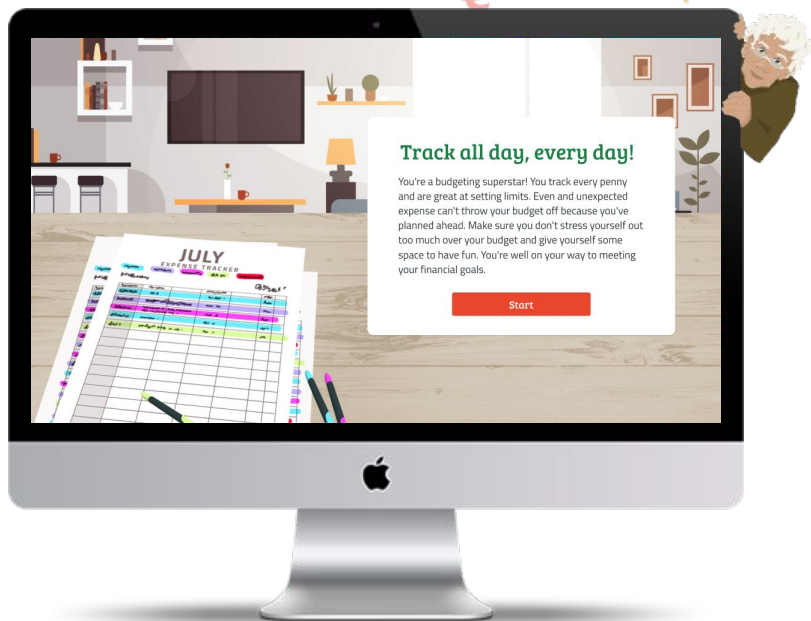
**Financial
Capability**



**Health and
Wellness**



On-Demand Lessons



1

Banking Basics

Students will gain confidence in engaging with financial institutions and navigating their banking, savings, and investment options.

2

Income and Employment

Students will gain exposure to various jobs, careers and entrepreneurial opportunities.

3

Budgeting

Students will set short-term and long-term financial goals and create a personal budget that tracks spending.

5

Credit and Debt

Students will engage in wise debt management practices and avoid expensive borrowing behaviors.

Interactive, Age-Appropriate



Financial Literacy Month

EVERFI

Financial Literacy



Month


Navigate Your Financial Future

#GIVEAWAY

\$25



Your One Stop Shop for Financial Literacy Lessons

The background is a solid orange color with a complex, repeating pattern of white line-art icons. These icons include stylized human profiles, lightbulbs, interconnected nodes representing networks, and various geometric shapes like circles and rectangles. The overall theme is a blend of human elements and technology or systems.

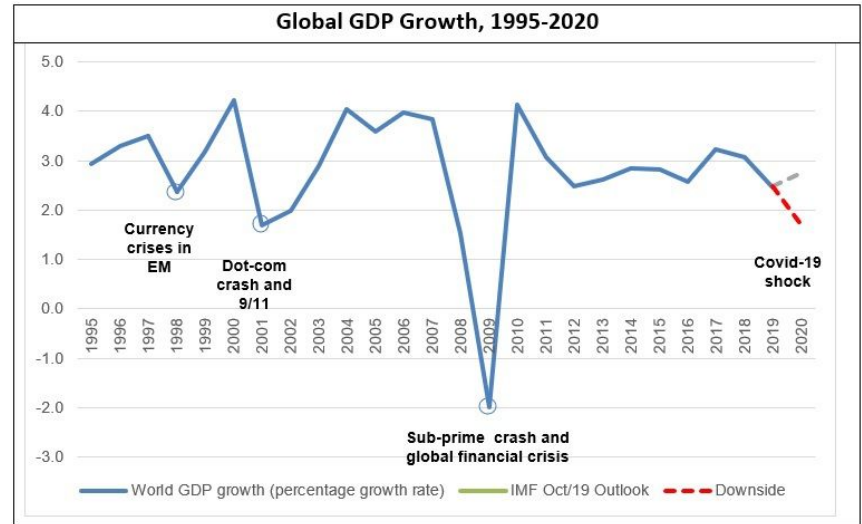
Financial Education & Mental Wellness

Understanding the Dimensions of Wellness

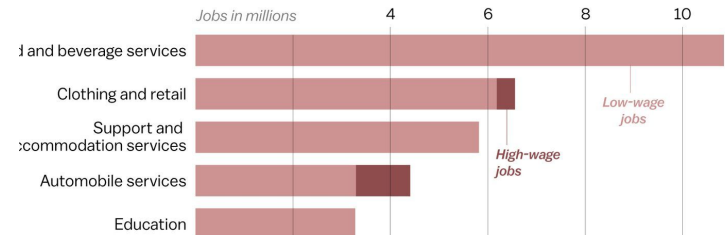
Financial Ramifications of COVID-19

Social distancing estimated costs:

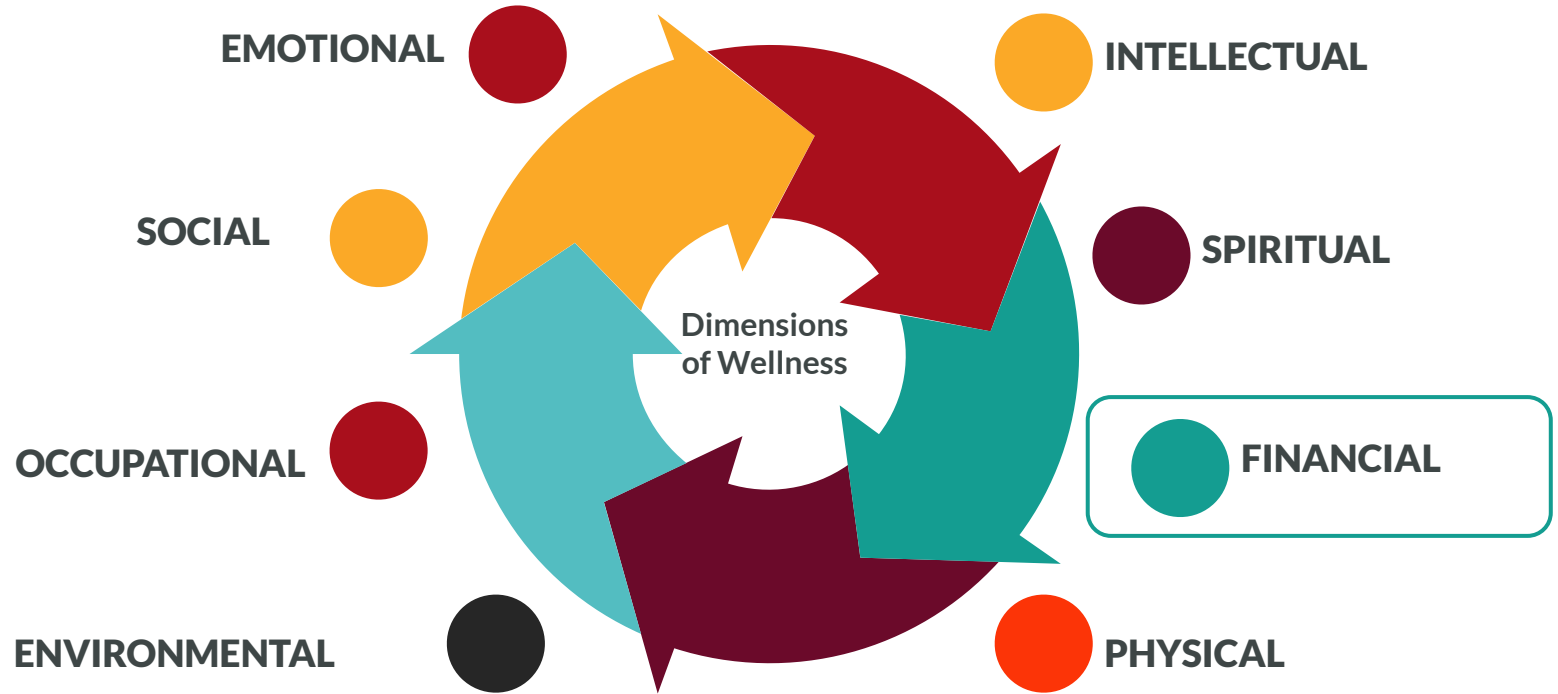
- Air industry: \$63-113 billion
- Entertainment: \$5 billion
- Record low yields on the stock market
- 15 million American jobs



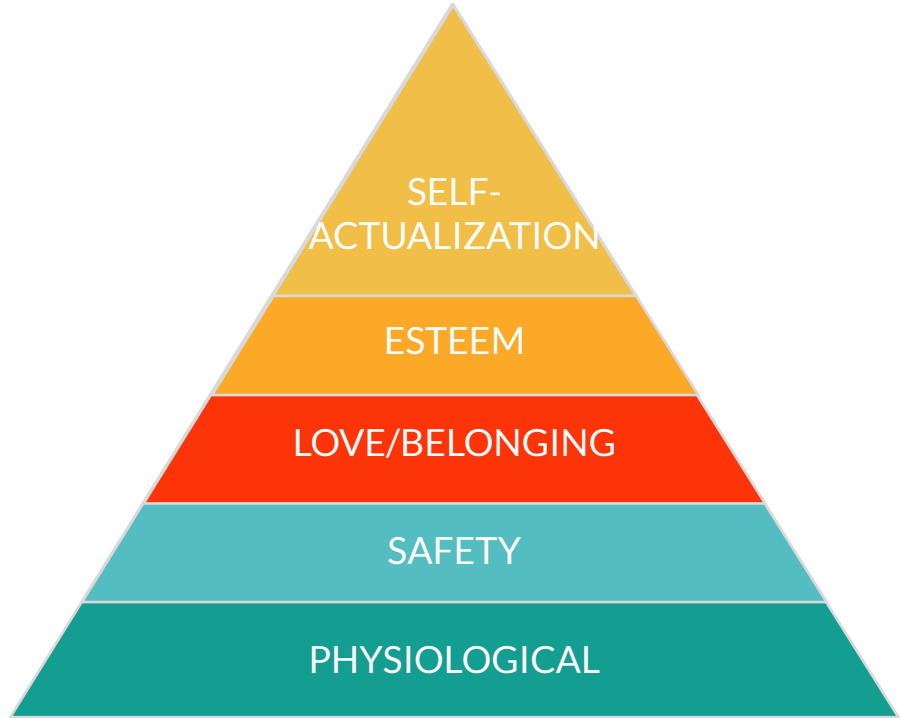
Jobs vulnerable to layoffs during the Covid-19 pandemic in the US by industry



The 8 Dimensions of Wellness



FINANCIAL WELLNESS & MENTAL WELL-BEING: A FEEDBACK LOOP



Maslow's Hierarchy of Needs

Bolster Your Mental Health Foundations

Healthy Habits

- Stretch and move once an hour
- Eat lunch!
- Healthy snacks on hand
- Breathe & relax
- Exercise

Emotional Awareness

- Identify emotions
- Practice mindfulness
- Transition intentionally

Positive Relationships

- Offer help
- Ask for help
- Stay positive in the teacher's lounge
- Maintain friendships outside of school

Positive Mindset

- Growth Mindset
- Reframe your thoughts
- Keep things in perspective
- You've got this!

Panel Question:

How are you taking care of your mental health during this time?

Poll:

Who teaches students about these concepts in your school community?

School Counselors

Health Educators

Other School-based Personnel

I Do, or I Plan To

No One Currently

Teaching Financial Literacy Remotely

Cecilia Gray

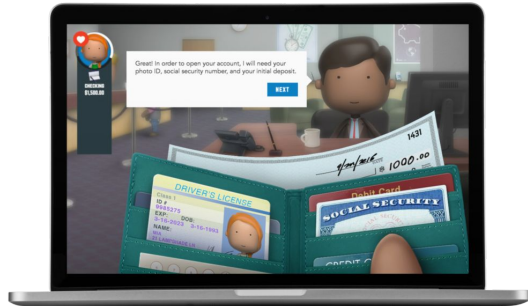
Student Financial Concerns

Financial concerns are at the forefront for students. They are thinking about:

- Family and personal finance and savings
- Cutting college costs
- Scholarships
- Taking a gap year

A three-step onboarding process for a college planning tool. Each step is represented by a colored card with a black border. Step 1 (yellow) features a graduation cap icon and the text 'ENTER A COLLEGE'. Step 2 (teal) features an open book icon and the text 'SELECT YOUR MAJOR'. Step 3 (orange) features a city skyline icon and the text 'WHAT CITY DO YOU WANT TO LIVE IN AFTER YOU GRADUATE?'. Each card has a white input field, a 'NEXT' button (except for the last one which has a 'FINISH' button), and a progress indicator at the bottom showing three numbered circles (1, 2, 3) with the current step highlighted.

Finding New Methods of Engagement



EVERFI

Class Check-In

* Required

Questions

Do you have any questions, comments or concerns for Miss G?
If so, what?
(optional)

Your answer

How was your weekend? *

Your answer

BACK SUBMIT

Screencastify - Screen Video Recorder is sharing your screen. Stop sharing Hide



#EVERFlempowers

EVERFI:

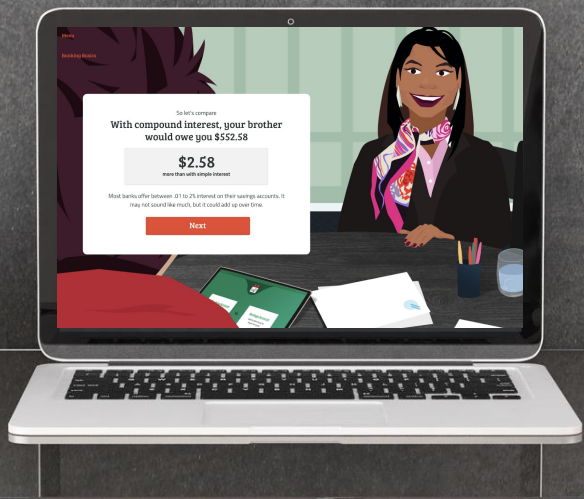
Financial Literacy

Grade Level: 9th -12th

Total Lessons: 7 lessons, about 20-30 min each

Aligns with Jump\$tart National Standards, CEE National Standards for Financial Literacy, and State-Based Financial Literacy Standards

Suggested Class Fit: Finance, Economics, CTE, Social Studies, Business



At-a-Glance

EVERFI: Financial Literacy is a digital 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.

Course Highlights

- Immersive and diverse environments and characters
- Learning through problem solving
- Modern, relevant content
- Self-reflection and games that provide additional practice

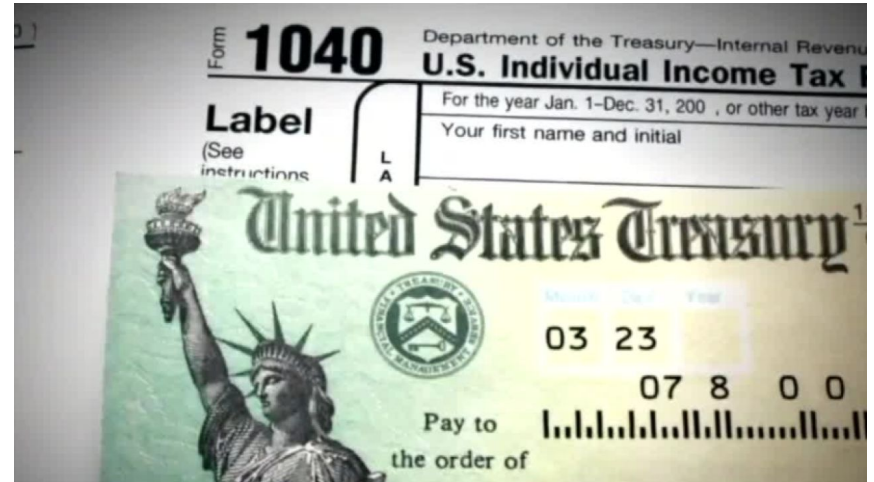
Course Topics

- Banking Basics
- Income and Employment
- Budgeting
- Consumer Skills
- Managing Credit and Debt
- Financing Higher Education
- Insurance

Current Events & Financial Literacy

Tailoring financial literacy content means staying up-to-date on and teaching about current events:

- Savings & Budgeting
- Telemed
- Stimulus Checks
- Stay at Home Orders



Panel Question:

What impact have current events had on the content you are teaching?

The background is a solid orange color with a complex, repeating pattern of white line art. The pattern includes various symbols: human profiles, light bulbs, gears, circuit-like lines, pie charts, and other geometric shapes, creating a dense, intellectual, and financial theme.

Engaging Students in Personal Finance

Nicole Albion

Building Student Capacity to Engage with Current Events

Staying informed is hard without the right language tools

- Defining common concepts:
 - Economy, GDP, stimulus, supply, demand, inflation



The screenshot shows a video call interface. On the left, a woman is visible in a small window. On the right, a blue header reads "FUTURESMASM GLOSSARY". Below the header, a list of terms is displayed, each with a definition. The terms are: DEBIT CARD, DEDUCTIBLE, DEFLATION, DEMAND, DEPOSIT, DIRECT DEPOSIT, and DISCRETIONARY EXPENSE.

FUTURESMASM GLOSSARY

DEBIT CARD: a payment type that allows you to make purchases using money directly from your checking account

DEDUCTIBLE: amount you are personally required to pay before your insurance covers the cost

DEFLATION: when the price of goods or services decreases

DEMAND: measures the number of people who are willing to buy a particular good or service at a given price. In a labor market, demand is the number of employers seeking workers for a particular position.

DEPOSIT: when money is added into a bank account, also know as a 'credit'

DIRECT DEPOSIT: when money is automatically transferred into your account electronically

DISCRETIONARY EXPENSE: spending that you have complete control over because it is not necessary spending

Creating Discussion

- Remove barriers to facilitate discussions
- Employ in class strategies to remote learning experience



Lessons



Welcome, Mayor!

1



Smart Shopping

2



Ways to Pay

3



Investing in You

4



Growing a
Business

5



Your Financial
Future

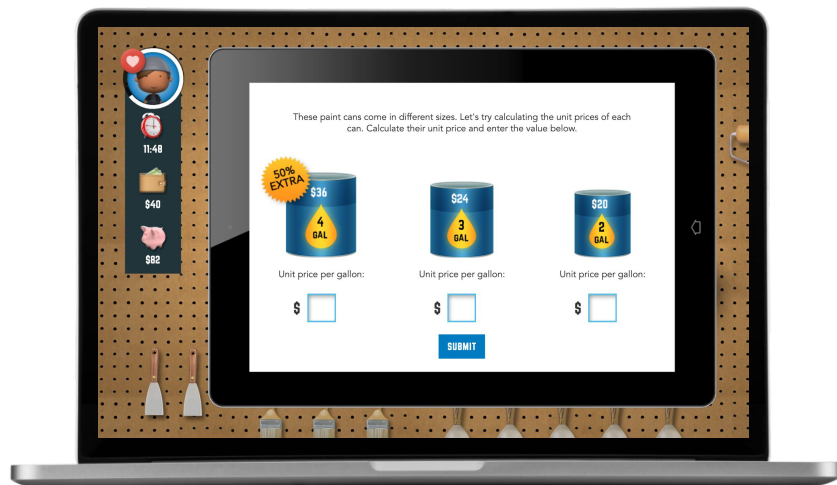
6



Build Your
Blueprint

7

Real World Applications



Celebration Worksheet

Celebration Budget Worksheet

CRITERIA

- Your total budget is \$120
- There will be a total of 24 people at the celebration
- You must purchase at least one type of drink for the entire group
- You must purchase at least two types of snacks for the entire group
- You must purchase at least two types of fruit for the entire group
- You must purchase at least one fun extra for the class

DRINKS:

Item	Amount	Price	Price Per Unit
Water	18 bottles	\$6	
Juice	12 bottles	\$6	
Gatorade	8 bottles	\$6	

SNACKS:

Item	Amount	Price	Price Per Unit
Pizza	8 slices	\$14	
Oatmeal Cookies	24 cookies	\$5	
Chocolate Chip Cookies	24 cookies	\$6	
Fruit Snacks	12 packs	\$6	
Plain Chips	10 packs	\$8	
Assorted Chips	10 packs	\$10	
Ice Cream	10 packs	\$12	

And Beyond



Making Practical Money Decisions



Panel Question:

What tools have helped you connect better with your students remotely?

Poll:

What financial skills do your students need the most support with?



Income and Employment



Budgeting



Consumer Skills



Managing Credit and Debt



Financing Higher Education

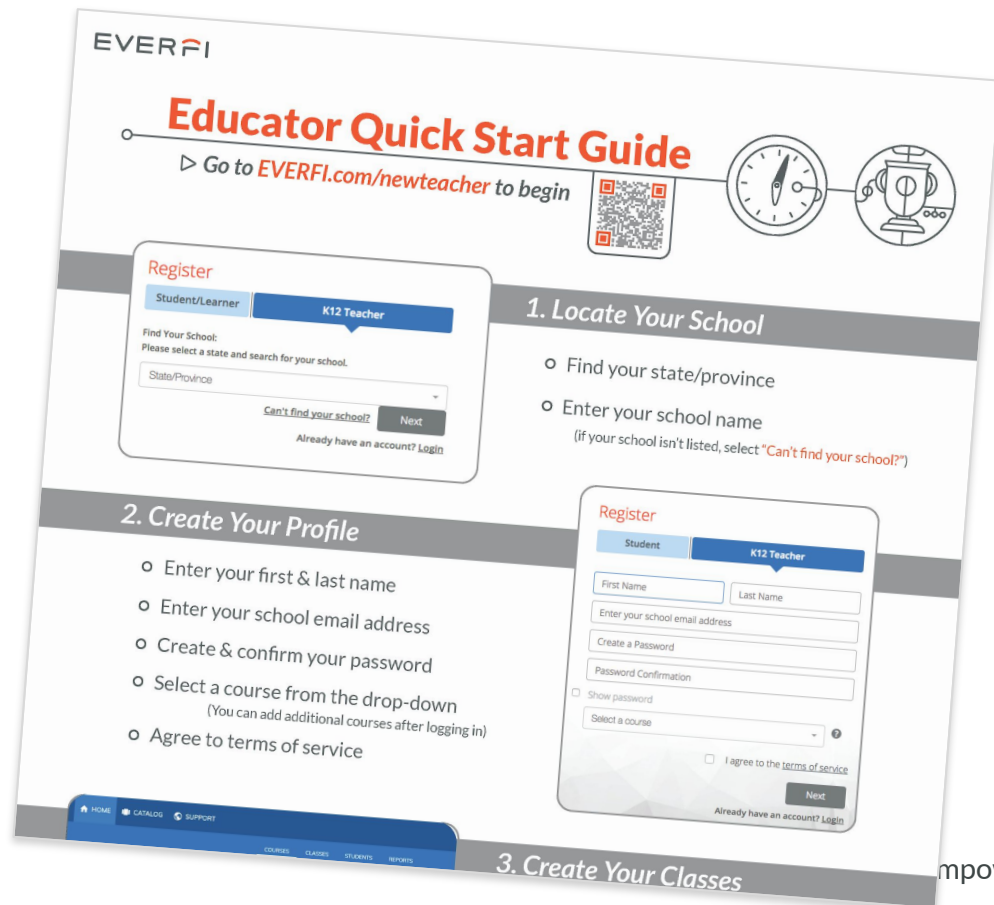


Getting Started

Erica Hart

Claim Your Account

- everfi.com/newteacher
- Select your state & school
- Username & password
- Select one resource to start & add more later



Financial Education	STEM & Career Exploration	Social Emotional Learning	Health & Wellness	Early Learning	Cultural Literacy
Vault Understanding Money 4–6 th Grade	Future Goals Hockey Scholar – Math Edition 4–7 th Grade	The Compassion Project 2nd–4 th Grade	Healthier Me Nutrition & Wellness 1st–4 th Grade & 6–8 th Grade	WORD Force Literacy Adventure K–2nd Grade	306 African–American History 9–12 th Grade
FutureSmart 6–8 th Grade	Future Goals Hockey Scholar – Science Edition 4–7 th Grade	Ignition Digital Wellness & Safety 6–9 th Grade	Mental Wellness Basics 8–10 th Grade	Summer Slugger Math & Literacy 4–5 th Grade	
Venture Entrepreneurial Expedition 7–10 th Grade	Endeavor STEM Literacy & Career Exploration 7–9 th Grade	Character Playbook Character Education 7–9 th Grade	AlcoholEdu 9–12 th Grade		
EVERFI Financial Literacy 9–12 th Grade	Keys To Your Future College & Career 9–12 th Grade	Honor Code Bullying Prevention 8–10 th Grade	R^x Drug Safety 9–12 th Grade		
Marketplaces Investing Basics 9–12 th Grade					

Key Components of EVERFI Support



DIGITAL EXPERIENCES



OFFLINE LESSONS



EDUCATOR RESOURCES



COMMUNITY OF SUPPORT



Educator Resources

- Course Outline
- National Standards Alignment
- Curriculum Guide

EVERFI Financial Literacy

Course Outline

Digital Lesson	Topics	Description	Objectives
Banking Basics	<ul style="list-style-type: none">Researching Financial InstitutionsComparing AccountsOpening and Using AccountsMonitoring and Reconciling AccountsIntroduction to InvestingMini-game: Compound It!	This module builds an understanding around how financial institutions work and how to use them. Learners will first reflect upon their feelings about financial institutions. Then, they'll explore different types of financial institutions and the products they offer. Once learners are familiar with the products, they'll learn how to open a checking and savings account and how to manage each. They'll also learn the importance of continually monitoring and reconciling their account. In addition to savings products, they'll also learn the role investing can play in their overall financial strategy.	<ul style="list-style-type: none">Examine the functions, services, and products offered at various financial institutionsCompare the costs and benefits of select banking productsDemonstrate how to open and effectively use a checking and savings accountMonitor and reconcile bank statements to their personal recordsExplain how investing can be used as part of a long-term financial strategy

Standards Addressed

Set	Standard
Jumpstart National Standards in K-12 Personal Finance Education	<ul style="list-style-type: none">Investing: Standard 1. Explain how investing may build wealth and help meet financial goals.Financial Decision Making: Standard 5. Apply communication strategies when discussing financial issues.
CEE National Standards for Financial Literacy	<ul style="list-style-type: none">Standard 3: SavingStandard 5: Investing
CEE Voluntary National Content Standards in Economics	<ul style="list-style-type: none">Standard 10: InstitutionsStandard 12: Interest Rates

Lesson 1: Banking Basics

Students will gain confidence in engaging with financial institutions and picking the right products for their life and financial goals.

Learning Objectives:

Students will be able to...

- Examine the functions, services, and products offered at various financial institutions
- Compare the costs and benefits of select banking products
- Demonstrate how to open and effectively use a checking and savings account
- Monitor and reconcile bank statements to their personal records
- Explain how investing can be used as part of a long-term financial strategy

Activity Topic	Activity Description
Researching Financial Institutions	Students learn about different financial institutions and the pros and cons of each type.

Discussion Guide

Discussion for Lesson 1: **Banking Basics**

Lesson Overview:

In this lesson, students will build an understanding around how financial institutions work and how to use them. Students will first reflect upon their feelings about financial institutions and money management. Then, they'll explore different types of financial institutions and the products they offer. Once students are familiar with the products, they'll learn how to open a checking and savings account and how to manage it. They'll also learn the importance of continually monitoring and reconciling their account. In addition to savings products, they'll also learn the role investing can play in their overall financial strategy.

Learning Objectives:

Students will be able to...

- Examine the functions, services, and products offered at various financial institutions
- Compare the costs and benefits of select banking products
- Demonstrate how to open and effectively use a checking and savings account
- Monitor and reconcile bank statements to their personal records
- Explain how investing can be used as part of a long-term financial strategy

Discussion Questions:

BEFORE LESSON 1:

Q1: What do you do with the money you earn or receive?

- What do you plan to do with your money from gifts, allowance, or paychecks?

Q2: Do you currently have a bank account?

- What are some places you might go to open an account?
- Do you drive by any of these places in your daily routine?

Q3: Who do you think participates in the stock market?

- How do you think investing might help your financial situation in 15 or 20 years?

Q1-Q3 Suggested Activity:

Think-Pair-Share Around the Room

Procedure: Students partner up and discuss the questions in Q1. Next, they find a new partner and discuss the questions in Q2. Then, they will find a third partner and discuss the questions for Q3. Process the activity by getting responses from the group on Q1-Q3.

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Supported By

EVERFI *NEW*

Grade: 9, 10, 11, 12

Subject: CTE, Economics, Financial Education, M

EVERFI

Supported By

Resources

- [☑ Course Outline](#)
- [☑ Crosswalk](#)
- [☑ Curriculum Guide](#)
- [☑ Discussion Guide](#)
- [☑ Lesson Plan - Banking Basics](#)
- [☑ Lesson Plan - Budgeting](#)
- [☑ Lesson Plan - Credit and Debt](#)
- [☑ Lesson Plan - Income and Employment](#)
- [☑ National Standards Alignment](#)
- [☑ Post Assessment Answer Keys](#)

Offline Lessons & Resources

- 15 lessons, 15 minutes each
- Get students and their families talking about finance
- Digital lessons, offline activities, family discussions

Credit & Borrowing

Day 11 | Vault: Understanding Money

Independent Activity: Vault Bingo

It's time to put your new vocabulary to the test with Vault BINGO! Fill out the BINGO card with words from the list. Select one person to be the reader; they will read out definitions while you mark the word that matches that definition.

Instructions:

1. Fill in each open square on the Bingo card with a word from the list to the right (you won't use all of the words!)
2. When your teacher reads a definition aloud, mark the word that matches that definition.
3. When you have five squares marked in a row (vertical, horizontal, or diagonal), you have a bingo!

B I N G O

FREE

Vault: Understanding Money
Elementary School

EVERFI Financial Literacy Month
Navigate Your Financial Future

We're excited to offer a bundle of activities to extend your learning around financial literacy at home. Each activity will help students learn skills to navigate their financial future.

Step 1 Help your student access the online lessons:

1. Go to www.everfi.com/login & click **Register**.
2. Add the Registration Code from your school/teacher*.
3. Set up your profile (name, username, password).
4. Click **Start** for Vault: Understanding Money.

* No code? Visit everfi.com/parent-remote-learning to find your school's registration code.

Step 2 Use the table below for 15 days of financial literacy activities:

These icons tell you the activity type:

Online Lesson
 Independent Activity
 Discussion

Day	Topic	Activity Type	Estimated Time	Supporting Materials	Done? <input type="checkbox"/> If yes
1	Responsible Money Choices		30 min	Graphic organizer	<input type="checkbox"/>
2			15 min	Worksheet	<input type="checkbox"/>
3			15 min	Discussion question	<input type="checkbox"/>
<p>? What are some things your family needs? How does your family plan to spend money on different needs, wants, and goals?</p>					
4	Income and Careers		30 min	Graphic organizer	<input type="checkbox"/>
5			15 min	Worksheet	<input type="checkbox"/>
6			15 min	Discussion question	<input type="checkbox"/>
<p>? What is your dream career? What do you like about that career? What do you need to do to get that career? Have you ever considered another career?</p>					

Implementation Support



Your Local Schools Manager

- Support Specific to your District
- Deep Understanding of State Standards Alignment and Regional Usage
- Dedicated Training and Professional Development



Q & A

Next Steps

Learn

Visit everfi.com/ for more information.

Use everfi.com/remoteteaching to review the resources.

Try

Register for an account at www.everfi.com/newteacher

Try a new course. You can add from your teacher dashboard.

Share

Share with colleagues.

Share about your class on social media - tag @EVERFIk12 and/or use #EVERFIempowers