



Minding Your Money: Skills for Life Curriculum Guide

COURSE MISSION

Minding Your Money: Skills for Life seeks to inspire financial, interpersonal, and emotional well-being in students. Through guided discussions and classroom investigations, this course will support students as they map out their futures, identify the strengths of their financial values, develop resilience, and navigate relationships.

COURSE DESCRIPTION

EVERFI-Minding Your Money: Skills for Life is a digital financial education course that teaches students about different financial stages in life, how financial values can shape your attitudes and habits with money, how money and mental health are intertwined, and how money can affect interpersonal relationships. The course will help students develop their own personal financial values, goals, and habits. They will learn how education and training can improve their earning potential and lead to more security. Students will also explore how to have healthy conversations about finances in their personal relationships.

COURSE OVERVIEW

TOPIC	DESCRIPTION
The Financial Stages of Life	Students explore the different financial needs and responsibilities people face as they go through various stages of education and working life. Students will learn how to maximize the stage they're in and prepare for the next.
Understanding Your Financial Values	Students will take a quiz that will help them identify the values that affect their financial behaviors. They will then explore the strengths and potential challenges of their values so that they can find balance.
Money and Mental Health	Students will learn how finances and mental health are connected and explore how to budget and how to manage stress.

Money and Relationships

Students will discover how their financial attitudes and behaviors are influenced by different people in their lives. They will also learn to identify the warning signs of financial abuse.

COURSE STRUCTURE

Pre-survey	Module 1: The Financial Stages of Life	Module 2: Understanding Your Financial Values	Module 3: Money and Mental Health	Module 4: Money and Relationships	Post-survey
------------	--	--	---	---	-------------

Each module comes with one or more offline lesson plans designed to delve deeper into the content.

DETAILED COURSE OUTLINE

Module 1: The Financial Stages of Life

Explore how financial needs and responsibilities change throughout life.

Learning Objectives

Students will be able to...

- differentiate between needs and wants which change over the various financial stages of life.
- describe their current financial stage of life and begin to plan for their next phase.

ACTIVITY TOPIC	ACTIVITY DESCRIPTION
The Financial Stages of Life	Students watch as a character navigates the disappointment of not being able to afford to do everything she wants.
Making Plans to Meet Your Goals	Students learn the difference between dreams and goals and how to create plans that will help them set attainable goals. They then explore five different stages of financial life.
From Dreams to Reality	Students are introduced to characters at each of the stages and learn how their financial needs and responsibilities change over time.
How to Make Progress	Students begin thinking about the steps they can take now to prepare for the future. Offline lessons continue this exploration.

Module 2: Understanding Your Financial Values

Discover how your values affect your financial attitudes and behaviors.

Learning Objectives

Students will be able to...

- identify their own financial values and behaviors that support those values.
- list financial goals and explain how they match up to their financial values.

ACTIVITY TOPIC	ACTIVITY DESCRIPTION
Financial Values	Students are introduced to a group of friends who are playing around with online quizzes.
Your Values, Your Future	The friends—and the students—take a quiz that uncovers their financial values.
What Your Values Can Do for You	Students explore five archetypes of financial value and learn what their strengths and weaknesses are—and how to find balance with any set of values.
Understanding Your Results	Students discover how they can make decisions that align with their personal and financial values.

Module 3: Money and Mental Health

Understand how your personal finances and mental health affect each other. Students are given a warning about the sensitive nature of this module and the contact information for the 988 Lifeline is provided for students who may be dealing with a mental health crisis.

Learning Objectives

Students will be able to...

- be able to identify the connections between finances, stress, and mental health.
- describe techniques to manage both financial and mental stressors.

ACTIVITY TOPIC	ACTIVITY DESCRIPTION
Money and Your Mind	Students see a family upset over finances and will learn how it affects each member.
Talk It Out	The family meets with a friend who plans on helping them sort out their financial struggles. Students learn how financial stress, mental health struggles, and poor decision-making form a feedback loop, worsening a difficult situation. They will then learn to identify causes of financial stress, mental health struggles, and poor decision-making.
Managing Your Money and Mind	Students explore how to understand external influences, make smart decisions, cope with stress, and build healthy financial habits.
Making a Plan	Students learn how to apply what they've learned to their own lives. Offline lessons delve deeper into budgeting and stress-management.

Module 4: Money and Relationships

Discover how relationships affect your financial attitudes and behaviors and learn to spot the warning signs of financial abuse. Students are given a warning about the sensitive nature of this module and the contact information for the National Domestic Violence Hotline is provided for students who may be experiencing abuse in their relationships.

Learning Objectives

Students will be able to...

- describe ways that friends and family influence their financial attitudes and behaviors.
- identify warning signs of coercive or abusive financial behaviors.

ACTIVITY TOPIC	ACTIVITY DESCRIPTION
The Spring Formal	Students are introduced to characters who are negotiating financial decisions around planning for a spring formal dance.
Party Planning	The characters face conflict when not all of the friends agree on how much money to spend for the dance.
Navigating Finances with Friends	Students are given tips of how to broach the sensitive topic of money with friends.
All's Not Well	Students observe as one friend tries to manipulate and coerce her boyfriend into spending more money. Students learn how to spot red flags—or warning signs—of financial abuse. Later, they decide if the couple should stick together after the friend apologizes for her behavior. Offline lessons delve into how our financial attitudes and behaviors are influenced by other people in our lives.