

FREE RESOURCES

# Financial Literacy Toolkit

Build Financial Confidence  
for All Students

SCHOOL YEAR 2023-24



EVERFI®  
from Blackbaud



# Table of Contents

Toolkit Overview.....	Page 3
Financial Education Curriculum.....	Page 4
Trusted, High-Quality Products.....	Page 5
Financial Literacy Activities Calendar	
For Elementary School.....	Page 6
For Middle School.....	Page 7
For High School.....	Page 8
Incorporating Year-Round.....	Page 9
Getting Started with EVERFI.....	Page 10
Professional Learning.....	Page 11
Appendix.....	Page 12

# Toolkit Overview

## What is this Financial Literacy Toolkit for?

This EVERFI toolkit provides free digital lessons that can be used to promote financial literacy at your school or district. The suggested lessons are research-based, standards-aligned, and designed for students in grades 4-12. The toolkit provides educators and administrators with implementation ideas to:

- Prepare for Financial Literacy Month in April
- Incorporate EVERFI financial education throughout the school year, across content across subjects, and alongside existing personal finance curriculum

## What is EVERFI?

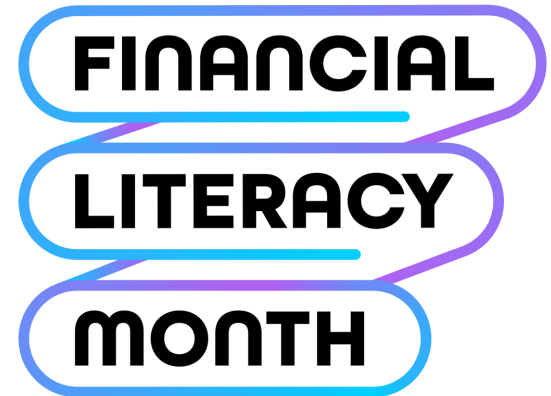
At EVERFI from Blackbaud, we're passionate about whole-child learning and equipping students with real-world skills. For the past 15 years, we've built high-quality, standards-aligned instructional resources for educators covering topics like financial education, workforce readiness, and health & wellness.

## How are these resources free?

EVERFI secures community partners to sponsor K-12 schools in the United States and Canada. These strategic partners fund our digital courses & resources, which are available through EVERFI's learning platform. Teachers can access this library of 40+ courses and assign them to students at no cost.

## What support from EVERFI is available?

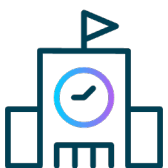
EVERFI team members across the United States and Canada offer K-12 educators and administrators with free personalized support ranging from year-round professional learning events to trainings. Specifically, the District Success team works with local SEAs and LEAs to support the needs of school districts through planning and implementation.



with EVERFI from Blackbaud



As a proud national partner of the Jump\$Tart Coalition for Personal Financial Literacy, EVERFI is committed to promoting financial education.



**5.8M+**

student learners  
last school year

**750K+**

teachers in  
our network

**24K+**

active K-12 schools  
across US & CAN

**13K+**

school districts  
in our network

# Financial Education Curriculum

Survey results indicate that fewer than a third of high school juniors and seniors (30 percent) reported that they felt prepared to compare financial institutions and select one that best meets their needs. A similar share of students reported feeling unprepared to manage their credit over time.<sup>1</sup> Without a solid foundation of personal finance education, students can be left vulnerable to costly financial mistakes or missed opportunities as they transition to adulthood.

The EVERFI Financial Education Suite is designed to build financial capability and empower students to manage their financial goals through complementary courses covering topics like banking, saving, investing, income, and employment. It also supports the development of financial confidence and healthy financial habits. You can easily pair courses together to create a robust financial education curriculum.

Featuring the following 101-courses:



**Vault: Understanding Money**

## GRADE LEVEL

4-6

## LENGTH

5 digital lessons, 15 mins each

## STANDARDS ALIGNMENT

Jump\$tart National Standards in K-12 Personal Finance Education, CASEL Core SEL Competencies

## TOPICS COVERED

- Prioritizing needs and wants to manage finances
- Identifying the importance of setting and following a budget
- Recognizing the value of saving and investing



**FutureSmart: Financial Literacy**

## GRADE LEVEL

6-8

## LENGTH

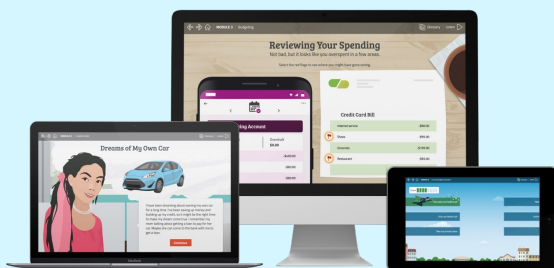
7 digital lessons, 25 mins each

## STANDARDS ALIGNMENT

Jump\$tart National Standards in K-12 Personal Finance Education, National Standards for Social Studies, State-Based Standards

## TOPICS COVERED

- Differentiating between an individual's needs and wants
- Assessing the benefits and costs of using credit
- Reflecting on personal values, financial habits, and mindsets



**EVERFI: Financial Literacy**

## GRADE LEVEL

9-12

## LENGTH

7 digital lessons, 35 mins each

## STANDARDS ALIGNMENT

Jump\$tart National Standards in K-12 Personal Finance Education, CEE National Standards for Financial Literacy, State-Based Standards

## TOPICS COVERED

- Setting short- and long-term financial goals
- Engaging in wise debt management practices
- Creating a plan for financing postsecondary education or training

1. EVERFI, "The State of Financial Literacy 2023" ([Source](#))

# Trusted, High-Quality Products

## EVERFI Research Team

EVERFI's team of PhD education researchers are constantly using both qualitative and quantitative data to evaluate implementation and impact to inform product development and improvements that reach both students and educators.



### Research-Based Learning Product Design Certification

EVERFI's robust K-12 content library and learning experiences were validated by Digital Promise to have been designed based on learning science and empirical research. The well-designed logic model and theory of action statements created with Empirical Education readily fulfill the rigorous ESSA Level IV criteria for efficacy evidence. This certification serves as a reliable signal for educators and administrators looking for ed-tech products with a confirmed basis in research about learning.



### ESSA Level III "Promising Evidence" Certification for *FutureSmart*

One of EVERFI's financial literacy courses, *FutureSmart*, was certified as meeting the rigorous ESSA Level III criteria for efficacy evidence. *FutureSmart* is a digital course, sponsored by the MassMutual Foundation, that empowers middle school students to effectively manage their finances and make sound fiscal decisions. EVERFI partnered with LearnPlatform by Instructure, to review research validating that the use of *FutureSmart* is related to improved students' financial capability outcomes.



### ISTE Seal: Curriculum

EVERFI was awarded the International Society for Technology in Education (ISTE) Seal of Alignment for having both content and learning experiences built on best practices for digital-age learning. The Seal recognizes excellence in EVERFI's entire suite of K-12 content and platform which promotes critical technology skills, supports the use of technology in appropriate ways, contributes to the pedagogically robust use of technology for teaching and learning, and aligns to ISTE Standards.



### 1EdTech Data Privacy Certification

The 1EdTech Data Privacy team reviewed EVERFI's publicly available Privacy Policy and Terms of Service using the 1EdTech Data Privacy Rubric. After a rigorous data privacy policy vetting process, EVERFI earned 1EdTech's Data Privacy Certification. This recognition confirms EVERFI's commitment to maintaining a high level of privacy standards and serves as a signal that its K-12 products can be trusted when it comes to protecting a user's privacy.



# Calendar for Elementary School

## Financial Literacy Activities



Learn how to access these free digital lessons and assign them to your students on [page 10](#)

<b>Day 1</b>  <b>Pear Deck</b> for the course <i>Vault</i> to launch Financial Literacy Month  Students also create their free accounts and practice logging into the platform	<b>Day 2</b>  <b>Vault:</b> <b>Understanding Money</b>  Have students get started on digital lesson #1: Financial Decision-Making	<b>Day 3</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to help students analyze factors that determine financial decision-making	<b>Day 4</b>  <b>Offline Activity</b> Canva templates  Students apply what they have learned by completing this needs versus wants <a href="#">graphic organizer</a>	<b>Day 5</b>  <b>Vault:</b> <b>Understanding Money</b>  Have students get started on digital lesson #2: Budgeting and Spending
<b>Day 6</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to let students practice following a weekly budget	<b>Day 7</b>  <b>Offline Activity</b> Canva templates  Students apply what they have learned by completing a <a href="#">weekly budget tracker</a> and <a href="#">celebration budget</a>	<b>Day 8</b>  <b>Vault:</b> <b>Understanding Money</b>  Have students get started on digital lesson #3: Income and Careers	<b>Day 9</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to help students identify the skills and preparation needed for various careers	<b>Day 10</b>  <b>Offline Activity</b> Writing task  Display <a href="#">this poster</a> for students and have them jot down their thoughts in a three-column chart
<b>Day 11</b>  <b>Offline Activity</b> Discuss the following  What is your dream career why? Use your 5 senses to describe what a day in this career would be like.	<b>Day 12</b>  <b>Offline Activity</b> Canva template  Have students complete their <a href="#">dream career poster</a> and present to the class	<b>Day 13</b>  <b>Vault:</b> <b>Understanding Money</b>  Have students get started on digital lesson #4: Credit and Borrowing	<b>Day 14</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to help students determine best situations to use cash versus credit	<b>Day 15</b>  <b>Offline Activity</b> True or false  Test students' financial literacy with this short <a href="#">true or false activity</a>
<b>Day 16</b>  <b>Vault:</b> <b>Understanding Money</b>  Have students get started on digital lesson #5: Future Planning	<b>Day 17</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to teach students the value of savings accounts	<b>Day 18</b>  <b>Offline Activity</b> Write-pair-share  Display <a href="#">this poster</a> for students and have them jot their thoughts first. Then, let them share.	<b>Day 19</b>  <b>Offline Activity</b> Discuss the following  What kind of risks worry you the most? What kind of risks do you feel comfortable taking on?	<b>Day 20</b>  <b>Offline Activity</b> Write-pair-share  Display <a href="#">this poster</a> for students and have them jot their thoughts first. Then, let them share.
<b>Day 21</b>  <b>Offline Activity</b> Writing task  Use Friday's activity to help students write to <a href="#">this prompt</a> on how to invest in their future	<b>Day 22</b>  <b>Celebration</b> Distribute certificates  You can download & send home certificates from your dashboard once your students complete <i>Vault</i>			

# Calendar for Middle School

## Financial Literacy Activities



Learn how to access these free digital lessons and assign them to your students on [page 10](#)

<b>Day 1</b>  <b>Pear Deck</b> for the course <i>FutureSmart</i> to launch Financial Literacy Month  Students also create their free accounts and practice logging into the platform	<b>Day 2</b>  <b>FutureSmart: Financial Literacy</b>  Have students get started on digital lesson #1: Welcome Mayor!	<b>Day 3</b>  <b>FutureSmart: Financial Literacy</b>  Have students get started on digital lesson #2: Smart Shopping	<b>Day 4</b>  <b>FutureSmart: Financial Literacy</b>  Have students get started on digital lesson #3: Ways to Pay	<b>Day 5</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> and give students this <a href="#">worksheet</a> to learn about debit versus credit cards
<b>Day 6</b>  <b>FutureSmart: Financial Literacy</b>  Have students get started on digital lesson #4: Investing in You	<b>Day 7</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> and give students this <a href="#">worksheet</a> to explore college and career options	<b>Day 8</b>  <b>FutureSmart: Financial Literacy</b>  Have students get started on digital lesson #5: Growing a Business	<b>Day 9</b>  <b>FutureSmart: Financial Literacy</b>  Have students get started on digital lesson #6: Your Financial Future	<b>Day 10</b>  <b>FutureSmart: Financial Literacy</b>  Have students get started on digital lesson #7: Building Your Blueprint
<b>Day 11</b>  <b>SmartEconomics: Economic Concepts</b>  Have students get started on digital lesson #1: Your Role in the Economy	<b>Day 12</b>  <b>SmartEconomics: Economic Concepts</b>  Have students get started on digital lesson #2: Government and the Economy	<b>Day 13</b>  <b>SmartEconomics: Economic Concepts</b>  Have students get started on digital lesson #3: Buying and Selling	<b>Day 14</b>  <b>Scholarship Application</b> Brainstorm essay  Download this <a href="#">scholarship planning guide</a> for your students and have them brainstorm their essay	<b>Day 15</b>  <b>Scholarship Application</b> Draft essay  Using the same planning guide, have students draft their essay on pages 3-4
<b>Day 16</b>  <b>Scholarship Application</b> Complete application  Students can proofread their essay and then type it <a href="#">here</a> as they complete the student application form.	<b>Day 17</b>  <b>SaveUp: Saving Money for the Future</b>  Have students get started on digital lesson #1: Saving Money and Spending Wisely	<b>Day 18</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to help students identify “wants” and “needs” in expenses	<b>Day 19</b>  <b>SaveUp: Saving Money for the Future</b>  Have students get started on digital lesson #2: Setting Goals and Planning Ahead	<b>Day 20</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to help students set SMART financial goals for their future
<b>Day 21</b>  <b>SaveUp: Saving Money for the Future</b>  Have students get started on digital lesson #3: Why Use a Savings Account?	<b>Day 22</b>  <b>SaveUp: Saving Money for the Future</b>  Have students get started on digital lesson #3: How to Open a Savings Account			

# Calendar for High School

## Financial Literacy Activities



Learn how to access these free digital lessons and assign them to your students on [page 10](#)

<b>Day 1</b>  <b>Pear Deck</b> for the course EVERFI to launch Financial Literacy Month  Students also create their free accounts and practice logging into the platform	<b>Day 2</b>  <b>EVERFI: Financial Literacy</b>  Have students get started on digital lesson #1: Banking Basics	<b>Day 3</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to teach students about the products offered at financial institutions	<b>Day 4</b>  <b>EVERFI: Financial Literacy</b>  Have students get started on digital lesson #2: Employment & Taxes	<b>Day 5</b>  <b>EVERFI: Financial Literacy</b>  Have students get started on digital lesson #3: Budgeting
<b>Day 6</b>  <b>Grow: Financial Planning for Life</b>  Have students get started on digital lesson #1: Smart Money Habits	<b>Day 7</b>  <b>Grow: Financial Planning for Life</b>  Have students get started on digital lesson #2: Growing Wealth	<b>Day 8</b>  <b>Minding Your Money: Skills for Life</b>  Have students get started on digital lesson #1: The Financial Stages of Life	<b>Day 9</b>  <b>Minding Your Money: Skills for Life</b>  Have students get started on digital lesson #2: Understanding Your Financial Values	<b>Day 10</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to teach students about how financial values can impact financial decisions
<b>Day 11</b>  <b>Marketplaces: Investing Basics</b>  Have students get started on digital lesson #1: Marketplaces	<b>Day 12</b>  <b>Marketplaces: Investing Basics</b>  Have students get started on digital lesson #2: The Economy	<b>Day 13</b>  <b>Sustainable Investing Essentials</b>  Have students get started on the digital lesson	<b>Day 14</b>  <b>Money Moves: Modern Banking &amp; Identity Protection</b>  Have students get started on digital lesson #2: Modern Digital Banking	<b>Day 15</b>  <b>Money Moves: Modern Banking &amp; Identity Protection</b>  Have students get started on digital lesson #4: Peer-to-Peer Transactions
<b>Day 16</b>  <b>Accounting Careers: Limitless Opportunities</b>  Have students get started on digital lesson #1: Opening Doors with Accounting	<b>Day 17</b>  <b>Accounting Careers: Limitless Opportunities</b>  Have students get started on digital lesson #2: Accounting for Life	<b>Day 18</b>  <b>Offline Activity</b> Lesson plan  Download this <a href="#">lesson plan</a> to teach students key accounting skills needed for starting a business	<b>Day 19</b>  <b>Data Science Exploration: Financial Wellness</b>  Have students get started on the digital lesson and financial wellness simulation	<b>Day 20</b>  <b>Pathways: Financing Higher Education</b>  Have students get started on digital lesson #1: Identifying Your Goals
<b>Day 21</b>  <b>Pathways: Financing Higher Education</b>  Have students get started on digital lesson #2: Return on Investment	<b>Day 22</b>  <b>Pathways: Financing Higher Education</b>  Have students get started on digital lesson #4: Student Loan Basics	<b>Want to continue the learning?</b>  EVERFI has more financial education and workforce readiness courses for high school students. These courses cover topics like entrepreneurship, cryptocurrency, credit fundamentals, data science foundations, and college & career readiness.  Click <a href="#">Explore Courses</a> on the top right left of your educator dashboard to view all courses available at your school.		





# Incorporating Year-Round

## Why is learning financial literacy in school important?

According to Forbes, 87% of teens say they don't really understand their personal finances (2022). The need for financial literacy programs is undeniable. Across the country, there's growing agreement on the need to teach financial literacy in our nation's K-12 schools. In fact, 25 states have passed legislation guaranteeing their high school students will take a personal finance course prior to graduation. Teaching students about critical life moments and decisions – like building core financial knowledge around applying for financial aid, establishing credit, and investing – empowers them to better navigate the financial decisions they'll encounter in their daily lives and in the future.

## How can educators teach financial literacy across subjects?

Financial education is most effective when taught on a continuum throughout K-12 grade stages, across subjects, and in a comprehensive capstone course that students take before graduation. By incorporating financial literacy into existing curriculum and a variety of subjects, educators can foster a deeper learning experience where financial concepts are both relatable and practical for their students.

### Math

One way to teach financial literacy is incorporating it into existing lesson plans. For example, a math educator could use real-world topics such as spending, saving, and investing to bring math concepts to life. Financial literacy can help students connect math concepts with their interests. An educator can use interest rates to teach multiplication or coins to teach about place values.

### English Language Arts

Teaching financial literacy through literature can be an effective way of integrating key concepts such as saving, earning, and entrepreneurship. ELA educators can pull articles or stories about money into their reading units. In reflection questions, educators can prompt students to write about an experience with money or how money can help them reach their short- or long-term goals.

### Social Studies

Educators that teach social studies can highlight the intersection of financial literacy with their given curriculum. This can look like discussing the stock market in a history segment on the Great Depression or exploring the role of consumers in the economy. This integration can help improve student perceptions of how relevant financial competence is to their everyday lives.

### Health

Educators that cover health & wellness with their students can highlight the concept of financial health and the connections between finances, stress, and mental health. They can also explore the financial impact of healthcare choices and the finances behind medical care. These discussions empower students to become advocates for their own health and financial wellness.

## Can educators use EVERFI alongside existing curriculum?

EVERFI financial education courses are aligned to Jump\$tart National Standards in K-12 Personal Finance Education as well as many state-based financial literacy standards. Consequently, EVERFI resources can effectively complement existing personal finance curriculum. For example, many district administrators and educators implement resources from both Next Gen Personal Finance (NGPF) and EVERFI to create a robust personal finance program for their students. We have outlined EVERFI lessons that pair well with NGPF units; access this pacing guide in the appendix on page 12.



# Getting Started

Create your free EVERFI account at  
**EVERFI.com/NewTeacher**

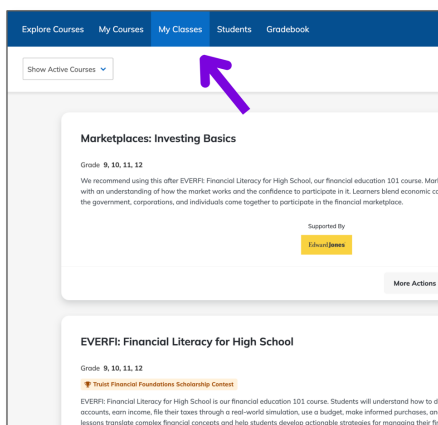
*If you already have an EVERFI account,  
click "Login" at the bottom*

*If your district uses single sign-on (SSO)  
with EVERFI, click the respective icon*



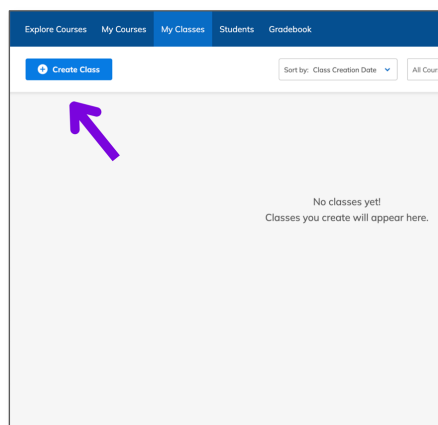
Then follow these three steps:

1



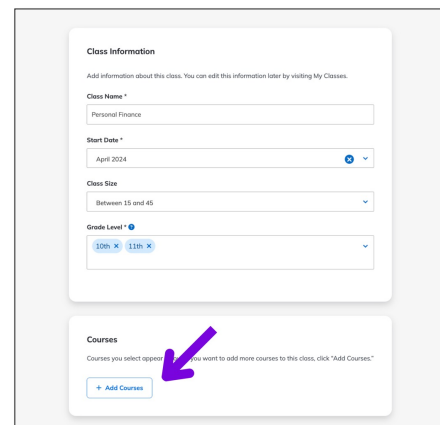
After you create your free EVERFI account using the link above, head to the **My Classes** tab on the top left.

2



Select the blue **+ Create Class** button on the top left and fill out your class information.

3



Click **+ Add Courses** and select the courses found on pages 6-8 (depending on your grade stage). You can always add more later.

## Traditional Student Registration

After you complete the three steps above, you will receive a unique class code that your students will use when registering for their student accounts and joining your class to start the assigned digital courses.

→ [Here is a guide](#) to help them get started

## SSO Student Registration

If your school district uses single sign-on (SSO) with EVERFI through Clever or ClassLink, your students are automatically rostered. They will simply select the EVERFI app on your SSO homepage or district portal.

→ [Here is a guide](#) to help them get started

Clever

-and-

ClassLink

# Professional Learning

## Webinar Opportunities

Prepare for Financial Literacy Month with webinars – all at no cost to you thanks to the generous support of national and regional strategic partners. These opportunities can also be shared with educators in your district. On demand content from EVERFI is available using the links below.

To access the webinar links, scan the QR codes or click on them if you're viewing this toolkit from a computer.



### Tax Day Student Workshop

April 15, 2024 with three sessions

Present this virtual workshop for students in grades 9-12. They'll work through an interactive lesson from the course EVERFI: Financial Literacy, then they'll enjoy a group discussion about the why and how of filing taxes.



### Financial Literacy Month Student Workshop

April 23, 2024 with three sessions

Present this virtual workshop for students in grades 6-8. They'll work through an interactive lesson from the course FutureSmart, then they'll enjoy a group discussion on the importance of setting career and financial goals in middle school.



## Access On Demand Content

EVERFI hosts webinars with school and district leaders as well as industry professionals year-round on a variety of topics. Our library of recorded webinars is available to educators and administrators on demand with certificates of professional learning available upon completion.



View on demand library

### Popular Webinars On Demand

**Prepare for Financial Literacy Month with Next Gen Personal Finance and EVERFI**  
This webinar identifies how to use NGPF's award-winning curriculum and EVERFI's interactive digital courses to cover topics such as budgeting, saving, investing, credit, taxes, and more.



Watch the recording

**Prepare for Tax Season in the Classroom with Intuit and EVERFI**  
This webinar provides educators with the necessary tools, training, and resources to offer early and accessible tax education to high school students as they prepare for their futures.



Watch the recording

# Appendix

## Additional Resources



<a href="#">Pear Deck for Vault: Understanding Money</a>	This Pear Deck for <i>Vault: Understanding Money</i> can be used to launch the digital course with students. The interactive Google Slides are available at no cost and introduce some of the topics covered in the course.
<a href="#">Pear Deck for FutureSmart: Financial Literacy for Middle School</a>	This Pear Deck <i>FutureSmart: Financial Literacy</i> can be used to launch the digital course with students. The interactive Google Slides are available at no cost and introduce some of the topics covered in the course.
<a href="#">Pear Deck for EVERFI: Financial Literacy for High School</a>	This Pear Deck for <i>EVERFI: Financial Literacy</i> can be used to launch the digital course with students. The interactive Google Slides are available at no cost and introduce some of the topics covered in the course.
<a href="#">Financial Education Pacing Guide with Next Gen Personal Finance</a>	EVERFI courses can be used alongside the Next Gen Personal Finance (NGPF) resources that you might already use with your students. This pacing guide outlines what EVERFI lessons pair well with NGPF units.
<a href="#">"12 Money Skills Teens Need Before Graduation" We Are Teachers Article</a>	This article from We Are Teachers offers 12 money skills teens need before graduation as well interactive digital lessons from EVERFI that you can use to teach them.
<a href="#">"Understanding Checking vs. Savings Accounts" We Are Teachers Article</a>	This article from We Are Teachers breaks down the difference between checking and savings accounts. It includes a Google Slides presentation that you can use with your middle and high school students.
<a href="#">Scholarship and Contest Opportunities Available for EVERFI Students</a>	EVERFI and our network of strategic partners offered students nearly \$300K in college savings scholarships last school year. These opportunities are available to students who take our digital courses.

## Downloadable Instructions

[Educator Quick Start Guide](#)

[Student Quick Start Guide](#)

[Assigning Courses To Students](#)

[Fillable Student Quick Start Guide](#)

[SSO Educator Quick Start Guide](#)

[SSO Student Quick Start Guide](#)



## Have Any Questions?

EVERFI has a dedicated, regional team available to support you every step of the way. Contact us on [your dashboard](#) by clicking the **Contact Us** button on the bottom right or clicking **Support** on the top right to send us a quick email.





# EVERFI®

from Blackbaud

EVERFI from Blackbaud empowers educators to bring real-world learning into the classroom and equip students with the skills they need for success – now and in the future. Founded in 2008, EVERFI’s digital educational content has reached more than 45 million learners globally; one in two school districts use EVERFI courses in the classroom. With the support of like-minded organizations that share EVERFI’s mission, EVERFI’s K-12 digital resources and professional development are available at no cost.

[EVERFI.com/K-12](https://everfi.com/K-12)