

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](http://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 *EVERFI - Financial Literacy*

\* No code? Visit [everfi.com/familyresources](http://everfi.com/familyresources) 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	Course	Topic	Activity Type	Estimated Time	Supporting Materials	Done? <input type="checkbox"/> if yes
1	EVERFI— Financial Literacy	Lesson 1: Banking Basics		30 min	Guided Notes	<input type="checkbox"/>
2		Lesson 2: Income & Employment		25 min	Guided Notes	<input type="checkbox"/>
3		Lesson 2: Income & Employment		15 min	Discussion question	<input type="checkbox"/>

**? What education level, skills and interests does your family have that helped them get their current (or past) jobs?**

4	EVERFI— Financial Literacy	Lesson 3: Budgeting		15 min	Guided Notes	<input type="checkbox"/>
5		Lesson 3: Budgeting		15 min	Worksheet	<input type="checkbox"/>
6		Lesson 4: Consumer Skills		20 min	Guided Notes	<input type="checkbox"/>
7		Lesson 6: Financing Higher Education		20 min	Guided Notes	<input type="checkbox"/>

Day	Course	Topic	Activity Type	Estimated Time	Supporting Materials	Done? ✓ if yes
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8	EVERFI— Financial Literacy	Lesson 6: Financing Higher Education		15 min	Discussion question	<input type="checkbox"/>
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**?** What have you done so far that could earn you scholarships or grants? Would you consider work-study or military service to help finance college? Is your family able to contribute? Do you have the information you need to complete the FAFSA? Talk to your parents to get it now.

9	Marketplaces	Lesson 1: Marketplaces		20 min	Guided Notes	<input type="checkbox"/>
10		Lesson 2: The Economy		15 min	Guided Notes	<input type="checkbox"/>
11		Lesson 2: The Economy		15 min	Worksheet	<input type="checkbox"/>
12		Lesson 2: The Economy		15 min	Discussion question	<input type="checkbox"/>

**?** What phase of the business cycle do you think the economy is currently in? How can you tell? What does your family think?

13	Venture: Entrepreneurial Expedition	Lesson 2: The Entrepreneur in You		15 min	Guided Notes	<input type="checkbox"/>
14		Lesson 2: The Entrepreneur in You		20 min	Worksheet	<input type="checkbox"/>
15		Lesson 2: The Entrepreneur in You		15 min	Discussion question	<input type="checkbox"/>

**?** What skills and characteristics do you have that would make you a good entrepreneur?

 **Online Activity : Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *EVERFI \*NEW\** and start **Lesson 1, Banking Basics**

Before going through the lesson:

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

As you go through the lesson:

What are some examples of banking products and services?

What steps would you take to opening a bank account?

What are some things you should monitor regularly when you have an account?

 **Online Activity : Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *EVERFI \*NEW\** and start **Lesson 2, Income and Employment**

Before going through the lesson:

What careers are you interested in pursuing?

As you go through the lesson:

Why do you think it's important to correctly fill out your tax forms?

What are some of the services and programs that are funded by income taxes?

Why isn't the financial market solely dependent on how the economy is doing? What else influences the financial market?

 **Discussion Question: Discuss as a Family**

**What education level, skills and interests does your family have that helped them get their current (or past) jobs?**

Use the space below to record your main takeaways from the conversation.

A large rectangular area enclosed by a dotted line, intended for recording takeaways from the conversation.

 **Online Activity : Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *EVERFI \*NEW\** and start **Lesson 3, Budgeting**

Before going through the lesson:

Do you typically have enough money to do what you want to do each week?

As you go through the lesson:

How would you prioritize spending?

What are some of your long-term financial goals that might be achievable by creating a budget and sticking to it?

Why isn't the financial market solely dependent on how the economy is doing? What else influences the financial market?

 **Independent Activity: Extension Worksheet**

**Anticipation Interview**

Write a goal for your future. It could be related to something you want, your career, your family or anything else you're interested in achieving in the future:

My goal is to \_\_\_\_\_

I plan to achieve this goal on or before this date: \_\_\_\_\_

Some important, short-term steps I need to take to achieve my goal are:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Why do you think you're being asked questions about your goals for the future? How do you think your goal relates to saving and budgeting your money?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Monthly Future Budget**

Review the typical expenses from the table below. Based on your future goals, which ones do you think may pertain to you after high school? Assign an estimated cost to each. Add any other expenses you can think of.

Monthly Expenses	Weekly Expenses	Education Expenses	Other Common Expenses
<ul style="list-style-type: none"> <li>• Housing</li> <li>• Phone</li> <li>• Cable</li> <li>• Internet</li> <li>• Utilities (gas, electricity, water, sewer, garbage)</li> <li>• Insurance (auto, health, home)</li> <li>• Auto Payment</li> <li>• Debt Payment</li> </ul>	<ul style="list-style-type: none"> <li>• Groceries</li> <li>• Fuel</li> <li>• Transportation</li> </ul>	<ul style="list-style-type: none"> <li>• Tuition</li> <li>• Books</li> </ul>	<ul style="list-style-type: none"> <li>• Charitable donations</li> <li>• Gifts</li> <li>• Clothes</li> <li>• Entertainment</li> <li>• Vacations</li> <li>• Eating out</li> <li>• Savings</li> <li>• Health</li> <li>• Beauty</li> <li>• Electronics</li> <li>• Car repairs</li> </ul>



## Reflect

1. Which expenses were surprising to you? How much money would you need each month to maintain the lifestyle you want?

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2. Do you think establishing and maintaining a budget is important to achieve your goals? Why or why not?

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3. What are 2-3 benefits of effective saving and budgeting? What are disadvantages?

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4. When do you feel it would be most important to start to budget?

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5. Do you feel that this is a practice you would realistically carry out? If so, to what extent (how often, how thoroughly, though what means)? If not, why not?

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 **Online Activity: Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *EVERFI \*NEW\** and start **Lesson 4, Consumer Skills**

Before going through the lesson:

How do you make the decision of whether to buy something or not?

As you go through the lesson:

How would you prioritize spending? Why is it important to be an informed consumer?

What can you do to find credible reviews about an item that you want to purchase?

 **Online Activity: Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *EVERFI \*NEW\** and start **Lesson 6, Financing Higher Education**

Before going through the lesson:

What are your plans after you graduate from high school?

As you go through the lesson:

Why would a person choose each of the following options after high school?

1. Career training
2. Community college
3. 4-year college

Does higher education have to be expensive in order to get a high salary? Explain.

Which options for paying for post secondary education are interesting to you? Why?

 Discussion Question: Discuss as a Family

What have you done so far that could earn you scholarships or grants? Would you consider work-study or military service to help finance college? Is your family able to contribute? Do you have the information you need to complete the FAFSA? Talk to your parents to get it now.

Use the space below to record your main takeaways from the conversation.

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 **Online Activity: Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *Marketplaces* and start **Lesson 1, Marketplaces**

Before going through the lesson:

What do you think you would need to be able to participate in the stock market?

As you go through the lesson:

Why is the financial market important to the global economy? What are some of the things the financial market enables governments, companies, and individuals to do?

How have the financial exchanges evolved over time?

Why do you think there are still people who work at stock exchanges?

 **Online Activity: Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *Marketplaces* and start **Lesson 2, The Economy**

Before going through the lesson:

Why do you think it's important to track how the economy is doing? How do you think the economy is doing now?

As you go through the lesson:

What phase of the business cycle do you think the economy is currently in? How can you tell?

What are some signs you might see if the current business cycle phase is about to change?

What actions can the government and central bank take to ensure the economy stays regulated?

**📅 Independent Activity: Extension Worksheet – Business Cycles and Economic Policy**

Box 1. Draw a model of the typical business cycle. Label each of the four phases.

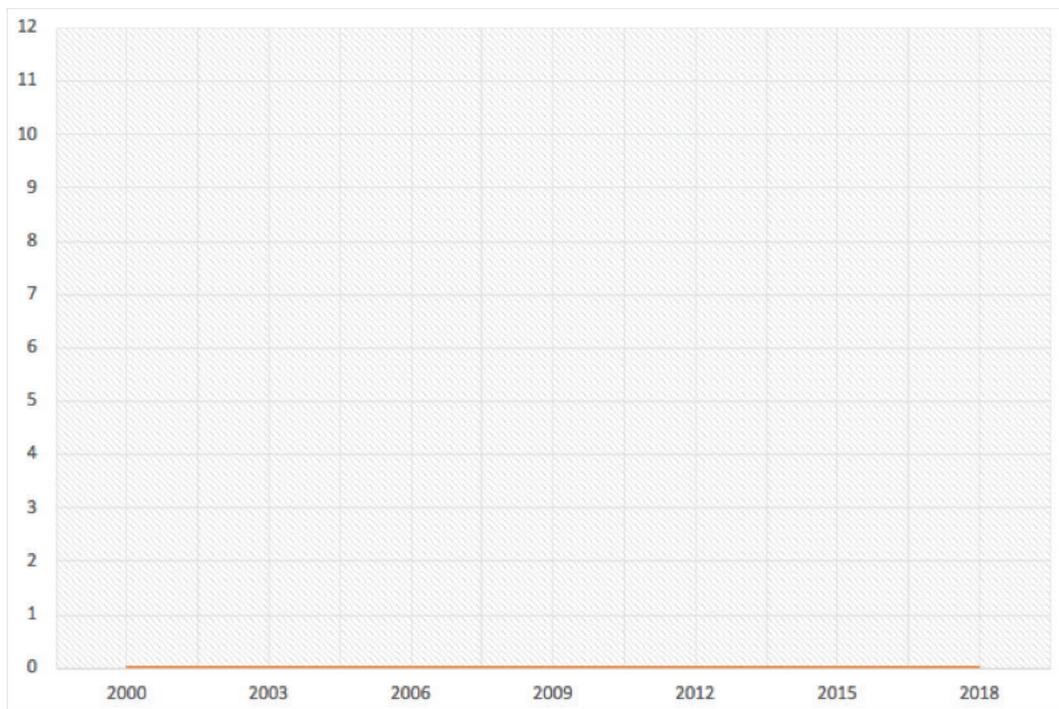
Box 2. Plot the data of GDP growth levels for each country onto the graph below.

**Box 1**

**Box 2**

**GDP Growth Rate**

Year	USA	China	European Union
2000	2	8	1.5
2003	4.5	9	1
2006	5	9.5	1.5
2009	-5	6	-3
2012	-2.5	7	-0.5
2015	3.5	6	.5
2018	4	5.5	.5



**Directions:** Analyze the graph to answer the following questions below.

When was the period of recession in China? \_\_\_\_\_

When did the expansion start in the EU? \_\_\_\_\_

What year was the height of economic expansion in the US? \_\_\_\_\_

Using the data and the graph describe the current state of the economy in the following places:

United States

China

European Union

**How could the government or Federal Reserve (U.S. central bank) have used fiscal policy to help the U.S. economy in 2008? Explain why that would help.**

**What type of monetary policy was the Federal Reserve (U.S. central bank) likely implementing in 2010? Why do you think that and how could that policy help?**

**The U.S., China, and the EU are the three largest economies in the world. What conclusions can we draw about the state of the global economy during the period from 2000 - 2018? Use data to support your answer.**

 Discussion Question: Discuss as a Family

What phase of the business cycle do you think the economy is currently in? How can you tell? What does your family think?

Use the space below to record your main takeaways from the conversation.

A large rectangular area defined by a dotted border, intended for students to write their responses to the discussion question.

 Online Activity: **Guided Worksheet**

1. Log into [www.everfi.com/login](http://www.everfi.com/login)
2. Click into *Venture: Entrepreneurial Expedition* and start **Lesson 2, The Entrepreneur in You**

Before going through the lesson:

What characteristics do you need to have to be a successful entrepreneur?

As you go through the lesson:

**External Entrepreneurs** are entrepreneurs that:

**Internal Entrepreneurs** are entrepreneurs that:

While being an entrepreneur can be the right career choice for many, some may not feel that starting a business is for them. What is the best reason to consider entrepreneurship?

 **Independent Activity: Extension Worksheet – Business Cycles and Economic Policy**

**Make a List:** Log in to their EVERFI student account and open Venture. Click on your Career Profile (icon in the upper right corner) to display your characteristics and skills. Write down those characteristics below.

**Create a vision board:** On the Internet, search for images, text, or photos that represent or symbolize your primary and secondary characteristics. Add those into a document to represent your characteristics. Be ready to explain your vision board to your family.

**Finish the sentence:** These characteristics would make me a successful entrepreneur because...

 Discussion Question: Discuss as a Family

**What skills and characteristics do you have that would make you a good entrepreneur?**

Use the space below to record your main takeaways from the conversation.

A large rectangular area defined by a dotted border, intended for students to write their answers to the discussion question.