

FutureSmart

Middle 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 FutureSmart.

* No code? Visit 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	Topic	Activity Type	Estimated Time	Supporting Materials	Done? <input checked="" type="checkbox"/> if yes
1	Financial Personality & Smart Shopping		30 min	Guided Notes	<input type="checkbox"/>
2			15 min	Worksheet	<input type="checkbox"/>
3			15 min	Discussion question	<input type="checkbox"/>

? Name a time when you had to give something up to get another thing. How did you make that decision? Has your family every had to experience opportunity cost? When?

4	Ways to Pay		30 min	Guided Notes	<input type="checkbox"/>
5			15 min	Worksheet	<input type="checkbox"/>
6			15 min	Discussion question	<input type="checkbox"/>

? What's the difference between a debit card and a credit card? When would you use each one? How does your family usually pay for everyday purchases? What about bigger purchases?

Day	Topic	Activity Type	Estimated Time	Supporting Materials	Done? <input checked="" type="checkbox"/> if yes
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7	Investing in You		30 min	Guided Notes	<input type="checkbox"/>
8			30 min	Worksheet	<input type="checkbox"/>
9			15 min	Discussion question	<input type="checkbox"/>

? Talk to people in your family. What is their job/career? How did they learn how to do it? What are they still doing to get better at it?

10	Your Financial Future		30 min	Guided Notes	<input type="checkbox"/>
11			15 min	Worksheet	<input type="checkbox"/>
12			15 min	Discussion question	<input type="checkbox"/>

? How might a college graduate's investment portfolio differ from someone nearing retirement? How does your family view investing? What do you think about it?

13	Build Your Blueprint for Life		15 min	Guided Notes	<input type="checkbox"/>
14			15 min	Worksheet	<input type="checkbox"/>
15			15 min	Discussion question	<input type="checkbox"/>

? How did you choose the personal values on your Blueprint? What choices can you make now that will help you reach your career and lifestyle goals in the future? What choices did your family make to reach their goals?

 Online Activity : **Guided Worksheet**

1. Log into www.everfi.com/login
2. Click into *FutureSmart* and start **Lesson 1: Welcome Mayor**

What financial personality you get? _____ What did you name your virtual town? _____

3. Start **Lesson 2: Smart Shopping**.

This lesson begins with a short 5 question pre-assessment. Record your answers here:

1. _____
2. _____
3. _____
4. _____
5. _____

Define the following terms:

Needs: _____

Wants: _____

Budget: _____

How much over the budget is David's original wish list?

What is **Opportunity Cost**? _____

Why is **Comparison Shopping** important when choosing an item? _____

How do you calculate the **unit price** of an item? _____

What is **Sales tax**? _____

What is an **Emergency Fund**? _____

What is the **total amount of \$\$** that you spent redecorating David's room? _____

Reflection Question: Why is it important to do research prior to making a purchase? What types of sources can be helpful (or not helpful) when making a spending decision?

The lesson is complete after you take the post-assessment. Record your score here: _____

 Independent Activity: **Saving and Spending Responsibly**

Using the Needs & Wants poster, determine which items you would classify as a “need” or a “want.” Are there any that could fall into either category? Make a case for your decisions.

Bonus: Try to think of 3 items that could be considered a need for some people and a want for others.

 Discussion Question: Discuss as a Family

Name a time when you had to give something up to get another thing. How did you make that decision? Has your family every had to experience opportunity cost? When?

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

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

 Online Activity: **Guided Worksheet**

- 1. Log into www.everfi.com/login
- 2. Click into *FutureSmart* and start **Lesson 3: Ways to Pay**

This lesson begins with a short 5 question pre-assessment. Record your answers here:

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Which job did you pick for Trevor? Why did you choose this job?

Define the following terms about ways to make income:

Wage: _____

Salary: _____

Stipend: _____

What is a **Debit Card**? _____

What is a **Credit Card**? _____

Define the following terms related to credit cards:

Authorized user: _____

Grace Period: _____

Minimum payment: _____

Credit Score: _____

Define the following terms related to Trevor's paycheck:

Taxes _____

Medicare: _____

Social Security: _____

Federal Income Tax: _____

State Income Tax: _____

Net pay: _____

Define the following terms related to Trevor's credit card statement:

Credit Limit: _____

Minimum payment: _____

APR/Interest Rate: _____

Fees: _____

How much would Trevor end up paying total if he missed 2 credit card payments and then only pays the minimum payment:

What is a **payday loan**? _____

How is it different than a **regular loan**? _____

What are three Savings/Credit tips that you learned from this lesson?

1. _____

2. _____

3. _____

Reflection Question:

How can missing a credit card or other loan payment affect you in the long-term?

The lesson is complete after you take the post-assessment. Record your score here: _____

 **Independent Activity: Transaction Type Worksheet**

Identify whether a debit or credit card was used in the transactions below. Circle the type of card that was used for each transaction.

Example: Jamie used her card to purchase a new television. If she pays off the balance in 6 months she won't have any interest added to her balance. Answer: Credit card

1. Your sister goes to an ATM and withdraws money from her checking account. Debit Card Credit Card

2. Last month Eric used a card to purchase a new computer from a popular electronics store. When the bill arrived he realized he only had enough to make the minimum payment. Debit Card Credit Card

3. Jenna used her card to purchase a present for her friend's birthday. When she received her monthly statement it was \$15 more than she anticipated. She then realized that the card's annual fee was added to her balance. Debit Card Credit Card

4. You're out grocery shopping with your grandmother. When paying for the groceries the cashier asks her to enter her pin number into the kiosk. Debit Card Credit Card

5. Your mom returned a pair of pants she purchased that were the wrong size. A few days later she checks her online bank statement to see if the money had been returned to her checking account. Debit Card Credit Card

6. Your parents have made you an authorized user on their account and have given you a card to use to get your back to school supplies. Debit Card Credit Card

7. The family car was in need of a few repairs. Your dad pays for the repairs with a card and says "We don't have enough to cover the costs right now. I will have to put this on my card and pay the bill when I get paid." Debit Card Credit Card

8. Lynda gets an alert through her mobile banking app notifying her that the latest purchase she made has caused her account to go into the negative. The fee for overdrafting her account is \$35. Debit Card Credit Card

9. Cameron has been putting his allowance into a checking account that his aunt opened for him. He decides to use some of the money to buy a concert ticket online. Debit Card Credit Card

 Discussion Question: Discuss as a Family

What's the difference between a debit card and a credit card? When would you use each one? How does your family usually pay for everyday purchases? What about bigger purchases?

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 **Online Activity: Guided Worksheet**

1. Log into <http://www.everfi.com/login>
2. Click into *FutureSmart* and start **Lesson 4: Investing in You.**

As you go through the lesson:

This lesson begins with a short 5 question pre-assessment. Record your answers here:

What should be the first step in any career search? _____

Describe the Educational paths/types of degrees below and include how much time they will take to complete beyond a high school diploma.

Associates: _____

Bachelors: _____

Masters: _____

Doctoral: _____

Military service: _____

Vocational training: _____

What is **Opportunity Cost**? _____

What is a benefit of having a **professional degree**? _____

What is the **Economy**? _____

Define these terms related to the economy and labor markets:

Economic indicators: _____

Supply: _____

Demand: _____

Labor market: _____

Price/wages: _____

Define these terms related to financing higher education:

Internship: _____

Community/junior college: _____

FAFSA: _____

Financial aid: _____

Expected Family Contribution (EFC): _____

Ways to Make Higher Education More Affordable

Money You Borrow	Money You Save
1. 2.	1. 2.
Money You Earn	Free Money
1. 2.	1. 2.

Reflection Question:

How can supply and demand for different careers affect job stability and income? Should you think about supply and demand when considering your future career? Why or why not?

The lesson is complete after you take the post-assessment. Record your score here: _____

 **Independent Activity: College and Career Planning Worksheet**

Find the right career for you! First, make a list of your job preferences and skills. Think about what path is best for you to achieve your goals. What job aligns to your skillset and passion? Then, fill out the worksheet to begin planning your journey. When you are done congratulate yourself for becoming FutureSmart!

Use the Bureau of Labor Statistics Career Exploration website as a resource: <https://www.bls.gov/k12/students/careers/career-exploration.htm>

Job Skills

Job Preferences

Careers

What career did you choose?

Why? What skills and preferences aligned to this career?

Salary:

Education Level:

Job Outlook: What is the demand (job growth) in coming years?

College

Choose One:

- In-State Public School
- Out-of-state Public School
- 2-year college/trade school
- Private/Ivy League

Name of School:

Why did you choose this school?

Consider your career goal – does this school have a good program for your desired career?

Estimated cost per year:

Two different ways I plan to fund my education:

- 1.
- 2.

What Can I Do Now?

Tutoring

Subjects I need help with:

I will meet with a tutor _____ times per week.

Clubs

What clubs align with the skills needed to be successful in college and career?

1. _____

2. _____

Leadership opportunities

What interesting leadership opportunities does my school offer (i.e. student council)?

1. _____

2. _____

 Discussion Question: Discuss as a Family

Talk to people in your family. What is their job/career? How did they learn how to do it?
What are they still doing to get better at it?

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 **Online Activity: Guided Worksheet**

1. Log into www.everfi.com/login
2. Click into *FutureSmart* and start **Lesson 6: Your Financial Future**.

This lesson begins with a short 5 question pre-assessment. Record your answers here:

1. _____
2. _____
3. _____
4. _____
5. _____

Define these terms related to Insurance:

Premium: _____

Deductible: _____

Coinsurance: _____

Copay: _____

Coverage: _____

What was the total out of pocket healthcare cost? _____

Chris' healthcare costs if he didn't have insurance? _____

Describe the following types of insurance:

Auto: _____

Health: _____

Life: _____

Renter's: _____

Homeowner's: _____

Liability insurance: _____

What were Chris' total Car Insurance costs? _____

Chris' car costs if he didn't have insurance? _____

Define the following terms related to retirement planning:

401(k): _____

403(b): _____

IRA: _____

Define the following terms related to investing:

Risk: _____

Return: _____

Stock: _____

Bond: _____

Mutual fund: _____

Stock exchange: _____

What investment portfolio choices did you make for Chris at 29?

Bond Mutual Fund Stock Savings Account

What investment portfolio choices did you make for Chris at 56?

Bond Mutual Fund Stock Savings Account

Why did you make changes in Chris's investment portfolio?

Reflection Question:

Buying insurance and investing for the future requires spending less in the present. Why is this a hard choice for many people? Would it be hard for you?

The lesson is complete after you take the post-assessment. Record your score here: _____

 **Independent Activity: Comparing Stocks Worksheets**

List three of your favorite places to eat:

1. _____
2. _____
3. _____

List three clothing or shoe brands:

1. _____
2. _____
3. _____

What brand of electronic (phone, computer, tablet) devices do you use at school or at home?

1. _____
2. _____
3. _____

What social media sites do you use the most?

1. _____
2. _____
3. _____

Use the search feature on the NYSE website (www.NYSE.com) to find stock information for the companies you listed in Part 1 of this activity.

Food

Company Name	NYSE Symbol	Highest Price	Lowest Price	Yesterday's Closing Price	Have there been any spikes in the last month? If so, describe.

Clothing

Company Name	NYSE Symbol	Highest Price	Lowest Price	Yesterday's Closing Price	Have there been any spikes in the last month? If so, describe.

 **Discussion Question: Discuss as a Family**

**How might a college graduate's investment portfolio differ from someone nearing retirement?
How does your family view investing? What do you think about it?**

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
2. Click into *FutureSmart* and start **Lesson 7: Build Your Blueprint for Life**.

My Personal Values:

1. _____
2. _____
3. _____

My Skills and Interests:

- I am (a): _____
- I enjoy/am good at: _____
- Job Title I Chose: _____
- Job Description: _____

Define the following Work Preferences:

- Flexible hours: _____
- Ability for advancement: _____
- Good benefits: _____
- Job security: _____
- Work-Life balance: _____
- Mission-Driven job: _____
- Team environment: _____
- Company culture: _____

What will you do to lower higher education costs?

What are your future lifestyle decisions/goals?:

Family size: _____

Location: _____

Transportation: _____

Housing: _____

Rooming: _____

Vacations: _____

Retirement Age: _____

How does your future goals/lifestyle choices compare with your Income? Do you need to adjust any plans to meet your future goals? Why or why not?

 **Independent Activity: Careers & Higher Education**

Using the chart below, select two of the qualities of a great employee and explain how you embody those characteristics. Select two of the “average employee” traits that you could improve upon moving forward.

Average Employees	Great Employees
Come to work for the paycheck No desire to learn new things Don't read Resist change Don't plan Blame or justify Motivated out of fear Poor health habits Never contribute new ideas Love wasting time Poor teammates A drag to be around	Love doing great work Constantly learning new things Reads regularly Embrace change Plan for success Take responsibility Motivated by a sense of excellence Great health habits Shares new ideas Listens to new ideas Hate wasting time Team leader Fun to be around

Which employee are you?

 **Discussion Question: Discuss as a Family**

How did you choose the personal values on your Blueprint? What choices can you make now that will help you reach your career and lifestyle goals in the future? What choices did your family make to reach their goals?

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

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