

# EverFi – Financial Literacy™ Course Outline

The *EverFi – Financial Literacy™* course consists of nine learning modules, each with pre, post, and progress-monitoring assessments, as well as a capstone interactive game, called EverFi Life. Each learning module lasts approximately 30-45 minutes each, for a cumulative course time of 6 to 8 hours. The outline below shows the concepts covered in each part of the course:

**Overview:** An introduction to the *EverFi* course

## Module 1 – Savings

- Simple & compound interest
- Budget creation & categorization
- Savings vehicles & plans

## Module 2 – Banking

- Types of Banks
- How the Federal Reserve System works
- Account types (checking, savings, CDs, MMAs)
- Using an account; Writing checks

## Module 3 – Payment Types, Interest Rates, and Credit Cards

- Payment types
- Credit card offers, terms & billing
- How to manage existing debt

## Module 4 – Credit Scores

- Credit scores & bureaus
- Actions that raise/lower your credit score

## Module 5 – Financing Higher Education

- Available student loan financing options
- FAFSA application process
- Steps of the student loan process

## Module 6 – Renting vs. Owning

- Pros/Cons of renting and owning
- Mortgage basics
- Transportation and housing choices

## Module 7 – Taxes and Insurance

- Consumer protection organizations & laws
- How to recognize, protect, & resolve identity theft
- Tax Forms – W-2, W-4, 1040EZ
- Types of insurance
- Insurance out-of-pocket costs

## Module 8 – Consumer Fraud

- Consumer protection laws & organizations
- How to recognize, protect & resolve identity theft

## Module 9 – Investing

- How stocks, bonds, and mutual funds work
- Importance of diversification
- Understanding stock exchanges and tickers

## EverFi Life Game

- Apply financial skills & knowledge to real-world situations at 3 levels: High School, College, and Post-College