

Financial Literacy for High School Collection



Course Description: This one-semester course equips high school students with essential financial skills and knowledge to navigate their personal finances effectively. Students will explore a range of topics including banking fundamentals, budgeting for independent living, and understanding employment and net income. The course covers the uses and effects of credit, managing credit scores, and the costs of various loans, including student loans. Students will also learn about different types of insurance, the impacts of the tax system, and principles of investing and building wealth. Additionally, the course enhances consumer protection skills, explores financing options for higher education, and examines the psychological aspects of financial well-being.

Course Syllabus:

Unit 1: Psychology and Financial Well-Being (approximately 8.5 hours)

Explores the interplay between financial decisions and psychological well-being. Students will learn how financial needs and responsibilities evolve throughout life, identify their financial values, and set goals that align with those values. The unit addresses the impact of finances on mental wellness and provides techniques to manage financial stress. It also examines how relationships influence financial behaviors and highlights the importance of recognizing coercive financial behaviors. Finally, students will practice effective communication techniques to navigate financial conversations with peers, family, and trusted adults.

EVERFI Resource in the Unit: [Minding Your Money: Skills for Life](#)

Unit 2: Fundamentals of Banking & Budgeting for Independent Living (approximately 7.5 hours)

Students will gain a comprehensive understanding of essential financial principles crucial for managing personal finances effectively. The unit begins with an exploration of banking basics, including the different types of financial institutions (e.g., banks, credit unions), and the distinctions between checking and savings accounts. Students will examine account features, monitor spending habits, and learn strategies to minimize fees. Additionally, they will explore various savings options such as savings accounts, money market accounts, and CDs, determining the best choices for different financial situations. The unit also focuses on principles of budgeting, teaching students essential money management skills through practical lessons and activities. Students will develop smart money habits, set financial goals, and create personal budgets to prioritize spending. They will build confidence in budgeting, emergency savings, and managing paychecks, ultimately learning to balance expenses and savings for future financial stability.

EVERFI Resources in the Unit: [Modern Money: Safe Digital Banking](#), [EVERFI: Financial Literacy for High School](#), and [Grow: Financial Planning for Life](#)

Unit 3: Employment & Taxes (approximately 7.5 hours)

Students will delve into essential topics related to career exploration, starting employment, and entrepreneurship, while gaining a comprehensive understanding of the tax system. They will analyze various career paths, understand the relationship between education, training, and earnings, and learn about workplace benefits. Students will build confidence in navigating employment paperwork, differentiating between types of income, and recognizing the value of employer-sponsored benefits. The unit also covers financial decision-making, budgeting, and the impact of taxes on income. Additionally, students will explore entrepreneurial characteristics, identify business opportunities, and develop skills to create effective business pitches. Through interactive simulations, students will learn the importance of filing taxes, the differences between deductions and credits, and the steps required for tax preparation. They will explore the Earned Income Tax Credit, identify dependents, and understand the tax implications for gig workers, students, and investments, including cryptocurrency.

EVERFI Resources in the Unit: [EVERFI: Financial Literacy for High School](#), [Venture: Entrepreneurial Expedition](#), and [Tax Simulation: Understanding Taxes](#)

Unit 4: Credit & Consumer Protection (approximately 7 hours)

This comprehensive unit is designed to equip students with the knowledge and skills necessary to navigate the complexities of credit and consumer rights. Through a series of engaging lessons, students will learn about the basics of credit and debt, including the differences between secured and unsecured loans, and how to avoid predatory lending practices. They will explore the fundamentals of credit, understand what it means to be creditworthy, and learn how to acquire and manage credit responsibly. The unit also covers essential topics such as identity theft and fraud protection, peer-to-peer transactions, and addressing issues with credit reports. By the end of this unit, students will be able to make informed financial decisions, protect their personal information, and understand their rights and responsibilities as consumers.

EVERFI Resources in the Unit: [EVERFI: Financial Literacy for High School, Build: Credit Fundamentals](#), and [Modern Money: Safe Digital Banking](#)

Unit 5: Financing Higher Education & Loans (approximately 7 hours)

This unit is designed to help students understand the value of calculating the return on investment (ROI) for post-secondary education, enabling them to make informed decisions about their educational paths. Students will learn why higher education typically offers a positive ROI, how to differentiate between the net cost and the true cost of higher education, and how to evaluate the ROI for specific institutions, career paths, or majors. Through interactive lessons, discussions, and practical activities, students will gain the skills to assess the financial benefits of higher education and make choices that align with their personal and professional goals.

EVERFI Resources in the Unit: [EVERFI: Financial Literacy for High School](#) and [Pathways: Financing Higher Education](#)

Unit 6: Wealth Building & Investing (approximately 8.5 hours)

This unit is designed to empower students with the knowledge and skills needed to set and achieve financial goals for both the present and the future. Through interactive lessons, students will learn the importance of financial planning, differentiate between short-term and long-term goals, and understand the benefits of early retirement savings. They will explore topics such as growing wealth through investments, understanding the stock exchange, and making informed decisions about investing. Additionally, students will gain insights into hiring financial advisors, managing debt, and navigating the complexities of blockchain and cryptocurrency. By the end of this unit, students will be equipped to make confident financial decisions and plan effectively for their future.

EVERFI Resources in the Unit: [Grow: Financial Planning for Life](#), [Marketplaces: Investing Basics](#), and [Crypto Foundations](#)

Unit 7: Insurance (approximately 3 hours)

This unit introduces students to the essential concepts of insurance and its role in risk management. Through engaging lessons, students will learn about the consequences of not having insurance coverage, define key insurance terminology, and compare different types of insurance. They will explore the importance of health insurance, how to find coverage that fits their needs, and strategies to avoid medical debt. By understanding the benefits of insurance and how it can be used as a risk management strategy, students will be better equipped to make informed decisions about their healthcare and financial well-being.

EVERFI Resources in the Unit: [EVERFI: Financial Literacy for High School](#) and [Healthcare Literacy: Navigating Medical Care](#)

Unit 8: Economics Foundations (approximately 3 hours)

This unit provides students with a foundational understanding of key economic concepts such as supply and demand, scarcity, and opportunity costs. Through engaging lessons, students will learn to apply these concepts to everyday decision-making and explore the entrepreneurial perspective. The unit covers both microeconomics and macroeconomics, helping students understand the flow of goods, services, and money within different market structures, and the role of government in stabilizing the economy. By the end of this unit, students will be equipped to analyze economic indicators, make informed choices, and understand the impact of economic policies on individuals and businesses.

EVERFI Resources in the Unit: [Econ Foundations: Economics for High School](#)

[Posted to the California Department of Education website, September 2025]