

Appendix 11

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Everfi Achieve Professional Learning Alignment for California



California Educators: Achieve for Professional Learning

All educators can access this site to explore professional and personal finance lessons to build their financial capacity in preparation of to teach the aligned content to learners.

California Required Topic Ed Code 51284.5	California Achieve Aligned Lessons
(1) Fundamentals of banking for personal use, including, but not limited to, savings and checking and managing to minimize fees	<ul style="list-style-type: none"> • AI in Personal Finance • Building Emergency Savings • Building Emergency Savings Next Steps • Checking Accounts • Emergency Fund Tool • Introduction to Compound Growth and the Time Value of Money • Mobile and Online Banking • Savings Accounts
(2) Principles of budgeting for independent living	<ul style="list-style-type: none"> • Budgeting for Families • Budgeting Surplus Builder Tool • Budget Surplus Next Steps • Creating a Budget • Monthly Budget Calculator • Talking About Budgeting for a Surplus • Teaching Kids to Budget
(3) Employment and understanding factors that affect net income, including the topics described in subdivision (a) of Section 49110.5.	<ul style="list-style-type: none"> • Financial Decisions for Your Career Path • Preparing for a Job Interview
(4) Uses and effects of credit, including managing credit scores and the relation of debt and interest to credit.	<ul style="list-style-type: none"> • Build Better Credit • Credit Cards • Credit Scores and Reports • Debt Management • Debt Consolidation • Lower Your Debt Next Steps • Why You Should Pay More Than the Minimum Balance

(5) Uses and costs of loans, including student loans, as well as policies that provide student loan forgiveness.	<ul style="list-style-type: none"> • Car Loans • Understanding Your Student Loans
(6) Types and costs of insurance, including home, auto, health, and life insurance.	<ul style="list-style-type: none"> • Shopping for Insurance
(7) Impacts of the tax system, including its impact on personal income, the process to file taxes, and how to read tax forms and pay stubs.	<ul style="list-style-type: none"> • Taxes: The Basics • Taxes: Lowering Your Tax Bill
(8) Principles of investing and building wealth, including investment alternatives to build financial security, including tax-advantaged investments such as pensions and 401(k) plans, individual retirement accounts (IRAs), and stocks, bonds, mutual funds, and index funds	<ul style="list-style-type: none"> • Certificates of Deposit • Generational Wealth Strategies • Getting Started with Investing • Introduction to the Stock Market • Investment Growth Calculator • Sustainable Investing • Understanding Your Investment Risk Profile
(9) Enhancing consumer protection skills by raising awareness of common scams and frauds and preventing identity theft.	<ul style="list-style-type: none"> • Identity Protection • Preventing Overdraft Fees
(10) Identifying means to finance college, workforce education, low-cost community college options, and other career technical educational pathways or apprenticeships. Financing options covered may include scholarships, merit aid, and student loans	<ul style="list-style-type: none"> • 529 Plans • Budget Hacks for College • Paying for College • Paying Your Student Loans • Federal Income-Driven Loan Repayment Plans
(11) Understanding how psychology can impact one's financial well-being	<ul style="list-style-type: none"> • Family Conversations about Money • Healthy Financial Habits • Mindful Living • The Mindset of Money
(12) Charitable giving	<ul style="list-style-type: none"> • Mindful Living
(13) Other topics that are directly and specifically relevant to personal finance - purchasing vs. leasing a vehicle - renting vs. buying a home - California specific information	<ul style="list-style-type: none"> • Introduction to Blockchain, Cryptocurrency, and NFTs • Checking in on Cryptocurrency

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