



Bank of the West Financial Scholars

Bank of the West is pleased to lead a major initiative to bring critical financial education to California students through the *Bank of the West Financial Scholars* program. Bank of the West has underwritten the cost of *EverFi - Financial Literacy™*, an online course that builds the foundation for students' financial well-being. Covering everything from account types to the basics of investing, each module provides instructional simulations to make topics approachable to students. Thanks to the generous support of Bank of the West, this web-based resource is available to select California high schools at no cost to schools or taxpayers.

Grade Level: 9-12

Total Modules: 9 (40-50 minutes each)

Total Time: 6-8 hours

Curriculum Fit: Economics, Business, CTE

Standards Alignment: Jump\$tart Standards, U.S. State Financial Literacy Standards

Key Highlights

Teachers receive:

- Real-time student score reports on your teacher dashboard
- Supplemental, offline lesson plans
- Detailed standards alignment guide with your state-specific standards
- Answer Keys for all assessments
- Engaging discussion guides

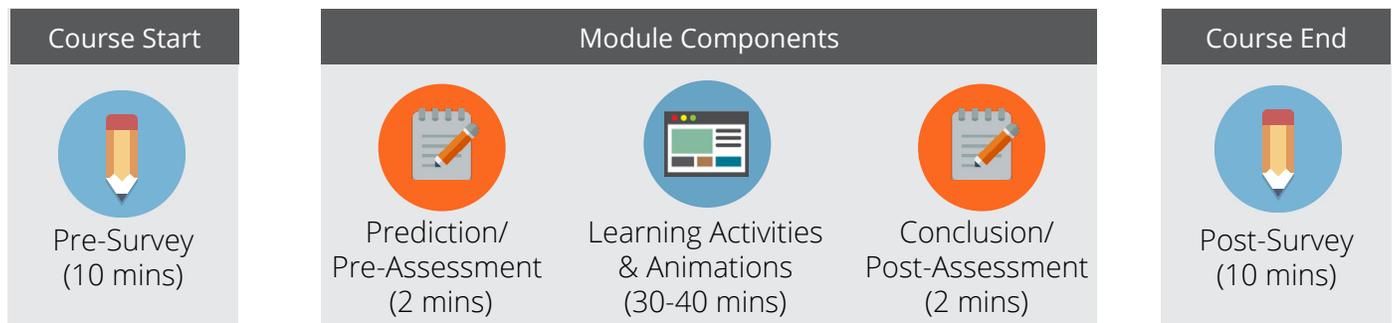
Students receive:

- Engaging animations providing explicit direct instruction on new topics
- Guided practice activities that reinforce financial knowledge and skills
- Engaging, performance-based games
- Immersive, interactive learning experience



Evaluate Which Car Loan Fits In Your Budget

EverFi Financial Literacy™ Course Flow



EverFi Course Elements

Pedagogy based on the **Universal Design for Learning (UDL)** and **Teach for Understanding (TFU)** frameworks:



Engaging multi-media content for all types of learners



Pre, post, and formative assessments for evidence-based learning



Certificate-based skill development

Select Course Modules

Filling Out the FAFSA Form - Students learn first-hand how easy filling out the FAFSA form can be. In this activity, students go through the form step-by-step, answering questions on how to fill out certain sections, where to apply online, and where to go for help if they get stuck.

Understanding Your Paystub - You just got your first paycheck, but wait...that number can't be right. In this activity, students practice how to read the components of their paystub, including the effect of taxes and deductions on net pay.

Can You Afford To Buy A Car? - That brand new sports car may be calling your name, but there are a lot of things to consider before buying your first car. Students pick a car to buy, and see whether it will push their budget to the limit.



Exploring The Components Of A Paystub

Students experienced an 83% increase in financial knowledge after completing the EverFi curriculum.

- Based on 2014-15 EverFi pre and post-assessment knowledge gain surveys

Course Module Topic Areas:

- Saving
- Banking
- Payment Types
- Credit Scores
- Higher Education
- Renting vs. Owning
- Insurance & Taxes
- Consumer Protection
- Investing

EverFi is the leading technology platform that teaches, assesses, and certifies students in critical life skills. Our courses have touched the lives of over ten million students.

EVERFI

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