

# Minding Your Money: Skills for Life™

**Free digital lessons**



Research shows that financial stress and mental health are tightly linked. With financial worry comes increased stress, anxiety, and depression. In 2024, over half (52%) of U.S. adults reported elevated stress, with younger generations feeling the strain more than their older counterparts. Among the factors explaining why younger adults report lower mental health, lack of financial confidence ranks as the highest stressor. Together, these trends reinforce the need for accessible, relatable financial education that builds skills, confidence, and resilience for young people.<sup>1</sup>

**Minding Your Money: Skills for Life** is a free digital course that teaches students about different financial stages in life, how money and mental wellness are intertwined, and the ways money can affect interpersonal relationships. Through interactive real-world scenarios, this course supports students as they map out their futures, identify the strengths of their financial values, develop resilience, and navigate relationships. A new lesson has been added that explores how to initiate meaningful financial conversations with peers, family, and trusted adults.

1. Guardian, Thriving or Surviving? What's behind the worsening US mental health crisis (13th Annual Workplace Benefits Study), 2024 ([Source](#))

**“(Minding Your Money: Skills for Life) is a great intro resource for personal finance – we see it as a hook to get kids interested in the topic.”**

- Teacher (Florida)



**Grade level:** 9–12

**Length:**  
5 digital lessons  
(15 min each) and  
up to 7.5 hours of  
offline learning

**Curriculum fit:**  
Finance, Economics,  
CTE, Social Studies,  
Business, Advisory,  
and Homeroom

**Standards alignment:**  
Jump\$tart National  
Standards in K–12  
Personal Finance  
Education

**Efficacy:**  
Everfi courses are  
research-based.  
  
Learn more at  
[everfi.com/research](https://everfi.com/research)

## Everfi’s free learning platform & support

Everfi’s regional team is available to support you every step of the way.

Self-guided, interactive digital lessons with real-world scenarios

Offline lessons & resources to bring the digital lessons to life

Built-in student assessments with automatic grading

Single sign-on (SSO) available to streamline student registration



### About Everfi

Since 2008, Everfi has connected businesses to communities by providing essential education that builds trust and drives measurable impact. Using digital and offline resources, the company delivers personal finance and life skills education to millions of learners annually in both K-12 schools and broader communities. Through Everfi, K-12 schools in the U.S. have access to essential educational resources at no cost, ensuring that students everywhere gain vital life skills. Today, hundreds of organizations, including financial institutions, professional sports leagues, and healthcare systems, rely on Everfi to deliver measurable outcomes that benefit learners and drive business impact.

Pre-Survey

- Lesson 1**  
The Financial Stages of Life
- Lesson 2**  
Understanding Your Financial Values
- Lesson 3**  
Money and Mental Health
- Lesson 4**  
Money and Relationships
- Lesson 5**  
Initiating Financial Conversations

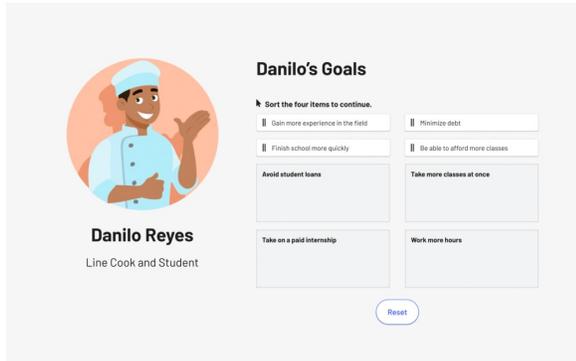
Post-Survey

#### Measurable impact

Evaluate learning gains with pre- and post-lesson assessment questions and real-time score reporting.

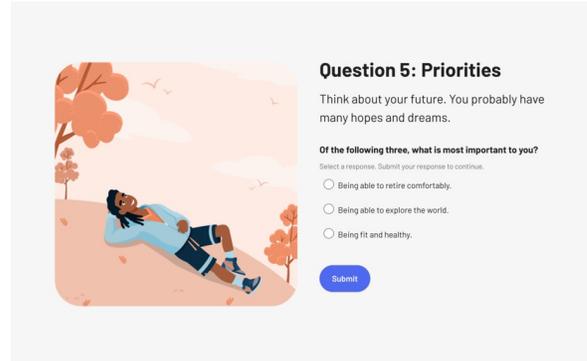
# Inspire Financial, Interpersonal, and Emotional Well-Being in Your Students

Interactive digital lessons include:



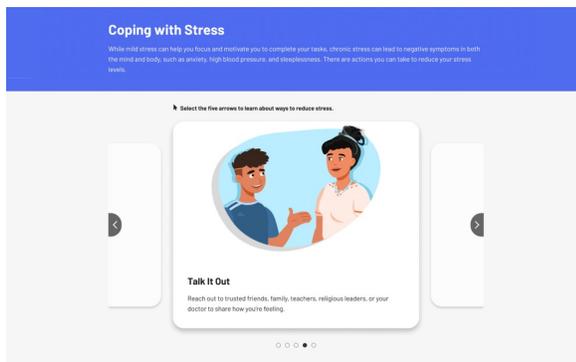
## The Financial Stages of Life

Students explore the different financial needs and responsibilities people face as they go through various stages of education and working life.



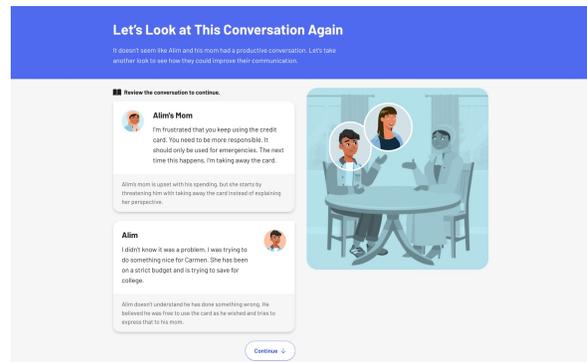
## Understanding Your Financial Values

Students take a quiz that helps them identify the values that affect their financial behavior. They then explore the strengths and potential challenges of their values.



## Money and Mental Wellness

Students learn how finances and mental wellness are connected. They also explore techniques to manage both financial and mental stressors.



## Initiating Financial Conversations

Students identify the importance of communicating with peers, family, or trusted adults about financial topics and how to best navigate difficult conversations.

**"I like being able to learn about how to properly manage money, and I find it helpful seeing financial situations being displayed throughout the lesson using examples of kids our age, and the steps that they take to overcome their financial issues. It makes it easier to understand or emphasize the points that are being made."**

- Student (New York)

This course is a part of Everfi's Financial Education Suite

Discover complementary courses covering topics like investing basics, filing taxes, insurance, safe digital banking, consumer skills, and credit fundamentals.



Ready to start?

Register now at [everfi.com/newteacher](https://everfi.com/newteacher)

