



EVERFI Achieve™  
Curriculum Guide

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## Course Overview

### Who is EVERFI?

EVERFI is the leading education technology innovator that provides learners of all ages education for the real world through innovative and scalable digital learning platforms.

### What is EVERFI Achieve™?

EVERFI Achieve is an interactive, mobile-first financial education solution that allows your institution to deliver personalized financial education to your consumers wherever they are.

### High Level Course Facts

- 30 digital education sequences, ranging from 3-6 minutes in length
- Mobile-first design, allowing for greater reach and flexibility
- Calculators and interaction opportunities integrated throughout the learning experience
- ADA compliant (transcripts provided upon request)

## Detailed Sequence Summaries

Updated May 2019

### Annuities - How do they work?

Overview: Learn how annuities can be a financial tool for those looking for immediate payouts or as a viable option to reach your retirement savings goal.

Learning Objectives:

1. Understand what an annuity is and its role in retirement planning.
2. Calculate and determine personal retirement savings goals.
3. Understand the benefits and role of annuities in retirement planning.
4. Determine which annuity investment option is better aligned with personal retirement savings goals.
5. Understand the process of opening and purchasing an employer-sponsored and a personal annuity.
6. Develop best practices to maintain annuities during the accumulation and distribution phase; including, change in employment and appointing beneficiaries.

### Benefits of a Credit Union

Overview: Credit unions are financial institutions found in many communities. Learn more about the key products, services, and benefits of credit unions.

Learning Objectives:

1. Compare the services and products provided by credit unions and banks.
2. Evaluate individual needs and goals for a financial institution.
3. Learn skills to find the right credit union.

### Budget Hacks: The College Edition

Overview: Explore some best practices and hacks for how to navigate the student experience on a budget.

Learning Objectives:

1. Define budget and budget hacks.
2. Identify income and expenses to build a budget.
3. Apply budget hacks for a personal budget.

## Building Emergency Savings

Overview: Learn tips and tools to set money aside for emergency expenses so that you're prepared for the unexpected.

Learning Objectives:

1. Understand why emergency savings should be an important financial planning consideration.
2. Gain knowledge, frameworks, and confidence to develop and implement an emergency savings strategy.
3. More clearly understand what would typically be considered an emergency and what would not.
4. Access or engage with client-driven resources for further assistance.

## Buying a Home

Overview: You have decided to purchase a house. Prepare yourself to make the right decision by learning about the process, the people who can assist you, and the associated costs.

Learning Objectives:

1. Understand the steps to buying a home.
2. Identify resources available to make decisions.
3. Apply strategies to find a home that fits a personal budget for both the short- and long-term.

## Car Loans

Overview: This experience will explore the details of car loans and the steps involved when applying for and choosing your options.

Learning Objectives:

1. Describe the steps needed to apply for a car loan.
2. Determine a personal budget for buying a car.
3. Explain how car loans are calculated.
4. Describe the life of a loan and buyer responsibilities associated with making payments.

## Certificates of Deposit (CDs)

Overview: Learn how to use Certificates of Deposit (CDs) as a low risk investment in reaching your financial goals.

Learning Objectives:

1. Understand the process of funding a CD, limits, and tax-savings.
2. Calculate and determine savings.
3. Determine what CDs are aligned with personal savings goals.

## Checking Accounts

Overview: Having a checking account can be an effective tool for meeting your financial needs and tracking your budget. You will explore how to choose, open, and use your checking account.

Learning Objectives:

1. Understand the purpose of checking accounts compared to other account options.
2. Learn the typical fees, account minimums, and features of checking accounts.
3. Understand how to open and use a checking account.
4. Learn how to keep their checking account secure.

## Considering Homeownership

Overview: Buying a home is a major financial decision. Explore what to consider and begin to calculate costs.

Learning Objectives:

1. Assess whether they should rent or buy a home now or in the near future.
2. Challenge their assumptions about renting vs. buying a home.
3. Calculate initial and ongoing homeownership costs.
4. Decide on financial preparedness for homeownership.

## Creating a Budget

Overview: Learn how to implement strategies, tips, and tools to create and stick to your personal budget.

Learning Objectives:

1. Identify income streams and expenses.
2. Classify and bucket expenses that highlight needs and wants.
3. Create and evaluate their budget by doing an inventory income and expenses.
4. Develop a sound budget based on needs-savings, living costs, and wants.
5. Apply strategies to monitor and keep to their personal budget.

## Credit Cards

Overview: When comparing credit card offers learn to consider your lifestyle, spending and saving habits, and financial goals.

Learning Objectives:

1. Describe how credit cards work and their benefits
2. Choose credit cards that best fit both their financial goals and lifestyle
3. Identify the possible risks associated with misusing credit cards
4. Make optimal spending and payment decisions to reduce fees and speed time to payoff
5. Describe the relationship between credit cards and credit scores

## Credit Scores & Reports

Overview: Gain a fundamental understanding about how your credit is measured and how it affects your life.

Learning Objectives:

1. Better understand the importance of credit, how to monitor their credit, and how to improve and maintain credit.
2. Gain knowledge, frameworks, and confidence to make better-informed credit-related decisions.
3. Access or engage with client-driven resources for further assistance.

## Debt Management

Overview: Learn how to use tools and implement strategies to help you take control of your finances and manage debt.

Learning Objectives:

1. Identify types of debts.
2. Calculate costs of debt including debt-to-income ratio.
3. Compare payoff options to pay down debt.
4. Build and apply an action plan for paying off and eliminating debt.

## Family Conversations About Money

Overview: Money concerns put a strain on relationships and conversations about money can be stressful, but finances become less stressful when regular conversations occur in a proactive way. Learn what to talk about and some best strategies to get the conversation started.

Learning Objectives:

1. Discover appropriate conversations about money that can include children, partners, grandparents, and extended family.
2. Apply strategies for positive and productive family conversations about money.
3. Develop an action plan in developing positive financial habits based on family conversations.

## Financial Decisions for Your Career Path

Overview: Career choices can have important financial implications. Learn how to identify the impact of your decisions and maximize your earning potential.

Learning Objectives:

1. Define the difference between having a job and investing in a career.
2. Identify the financial implications of different careers choices.
3. Calculate the financial impact of employer sponsored benefits in order to make the best choice of employment.
4. Recognize the differences between pre-tax and after-tax benefits and contributions.
5. Understand the importance of employer sponsored and individual retirement accounts in achieving long-term financial plans for retirement.

## Financial Literacy 201: Preparing for Graduation

Overview: Learn what financial goals to think about as you prepare to graduate.

Learning Objectives:

1. Identify personal financial milestones.
2. Know steps to protect professional and financial footprint.
3. Consider the cost of living and potential initial salary.
4. Know factors that may impact salary and monthly income; including pre- and post-tax deductions.
5. Learn how to prioritize financial goals.

## FIRE Lifestyle

Overview: Learn how to spend mindfully, save regularly, ask for help, and protect your assets and future to help you get on the path of being financially independent and ready for early retirement.

Learning Objectives:

1. Describe the FIRE Lifestyle and how it can lead to financial independence and early retirement.
2. Apply strategies that lead to financial independence.
3. Calculate what is needed for retirement based on cost-of-living and cost-of-retiring.

## Health Savings Accounts

Overview: Learn about the eligibility requirements, benefits, risks, and uses of health savings accounts (HSAs).

Learning Objectives:

1. Define common terms associated with Health Savings Accounts.
2. Explain the benefits and features to consider when deciding whether to open a Health Savings Account.
3. Explain how to open and use a Health Savings Account.

## Identity Protection

Overview: Identity theft can cause both financial and emotional stress. Learn how to protect your identity and steps to take if your personal information is stolen.

Learning Objectives:

1. Describe how stolen identity occurs and the financial impact to victims.
2. Apply strategies to protect identity.
3. Recognize signs of identity theft.
4. Take steps to report crime and mitigate damage.

## Individual Retirement Accounts (IRAs)

Overview: Learn about the details and benefits of an Individual Retirement Account and why some choose this option for long-term retirement savings goals.

Learning Objectives:

1. Understand the differences between an IRA and other retirement savings options.
2. Recognize the reasons for selecting an IRA.

## Investment Property

Overview: Let's explore the world of property investment. Calculate the up-front and continuing costs to consider, so that you make right financial decision for your budget.

Learning Objectives:

1. Understand the reasons why property investment can be beneficial.
2. Identify different investment property types.
3. Differentiate between short- and long-term investment property time commitments.
4. Compare the short- and long-term financial obligations of owning investment property.
5. Recognize that investment property will affect your income taxes.

## Mobile and Online Banking

Overview: Understand the benefits, features, and tools of mobile and online banking. Explore how these banking options can fit into your busy life.

Learning Objectives:

1. Explain how to use online and mobile banking.
2. Define what mobile payments are and the associated risks and benefits.
3. Learn tasks that mobile payments can be used for.
4. Steps and resources to set up and access mobile payments.
5. Additional steps to take to secure privacy and safety when using mobile payments

## Mortgages

Overview: Armed with the right information, you can work with a lender you trust and find a mortgage – and a home – that fits your needs and budget.

Learning Objectives:

1. Define mortgages and explain how they are used.
2. Identify the different types of mortgages available.
3. Describe the mortgage application process.
4. Determine whether they should consider government loan programs.

## Mortgage Relief

Overview: Understand your options, resources, and steps to take to work with your lender for mortgage relief.

Learning Objectives:

1. Understand the ongoing costs of an existing mortgage and potential costs of a new mortgage
2. Know the various types of mortgage loans and pros/cons when comparing
3. Comprehend options when struggling to keep up with mortgage payments
4. Know the filing deadlines including extensions.

## Paying for College

Overview: Discover smart ways to plan and pay for college.

Learning Objectives:

1. Understand different ways to pay for college.
2. Calculate unexpected college costs.
3. Identify tools to help build college savings.
4. Know student aid options to help pay for college.
5. Calculate out-of-pocket costs and estimated student aid.
6. Calculate amount of savings needed for college.

## Paying Your Student Loans

Overview: Education is an investment in yourself but can come at a high cost. Learn the basics of student loan debt and find guidance on how to pay off your loans.

Learning Objectives:

1. Recognize factors that impact monthly payment and amount paid over the life of a student loan.
2. Compare private and federal student loan repayment plans.
3. Understand forbearance and forgiveness and when they are applicable.
4. List steps to prevent or address a delinquency or default.
5. Identify positive behaviors for paying off student loan debt.

## Planning for Retirement

Overview: It can take a long time to save enough to support yourself in retirement. Explore ways you can set money aside now to ensure your financial security.

Learning Objectives:

1. Understand their retirement savings choices
2. Estimate their income needs in retirement
3. Build a retirement investment portfolio that matches their goals

## Preventing Overdraft Fees

Overview: Learn about why overdraft fees occur and how they can be avoided.

Learning Objectives:

1. Evaluate products and programs to manage checking accounts to avoid overdraft charges
2. Understand how overdraft fees can occur and the financial impact.
3. Know the laws and regulations that protect checking account holder from overdraft fees.

## Reverse Mortgages

Overview: Reverse mortgages were created in the 1960's with the intent of helping older homeowners access all or some of a home's equity while allowing them to stay in the home. This type of mortgage has been a beneficial option for some seniors, however, there are some pitfalls to be aware of.

Learning Objectives

1. Understand how reverse mortgages work and the different types of reverse mortgages.
2. Determine if a reverse mortgage fits your needs.
3. Learn the requirements of a reverse mortgage.
4. Learn the pros and cons of a reverse mortgage.
5. Learn what resources there are for help in determining if a reverse mortgage is the right choice.

## Savings Accounts

Overview: Having a savings account can be an effective tool for reaching your financial goals. You will explore how to choose, open, and use your savings account.

Learning Objectives:

1. Classify traditional saving vehicles/types as related to reaching short- and long- term personal goals.
2. Understand interest, fees, and account terms and how each can impact savings goals.
3. Evaluate interest, fees, and account terms to choose saving vehicle/type that is aligned with a personal savings plan.
4. Evaluate and select saving strategies that are aligned with personal savings goals.

## Shopping for Insurance

Overview: Some insurance is required and some is for your own peace of mind. Explore what items to consider when shopping for insurance and how to avoid bad deals.

Learning Objectives:

1. Evaluate their personal insurance needs.
2. Make informed insurance-buying decisions.
3. Feel comfortable buying insurance.

## Taxes: The Basics

Overview: Understand why taxes are important, how to stay on top of your taxes, and the steps for filing so that you can avoid the stress of tax season.

Learning Objectives:

1. Define taxes and explain how they're used and why they're important.
2. What personal information and tax forms they will need to gather in order to file.
3. Explain tax terms such as filing status, dependents, tax brackets and others.
4. Describe the process of completing and filing their taxes.

## Understanding Your Student Loan

Overview: Student loans are designed to help students pay for higher education. Learn more about the different types of student loans, important student loan terms and student loan repayment options.

Learning Objectives

1. Determine differences between federal and private student loans.
2. Identify key terms and factors for determining monthly payments.
3. Recognize key contacts and resources for student loan information.
4. Identify student loan repayment options.

## When to Collect Social Security

Overview: Understand how Social Security benefits can affect your retirement planning.

Learning Objectives:

1. Identify the significance of Social Security to their financial goals
2. Summarize how timing affects Social Security benefits
3. Evaluate if Social Security is enough for retirement
4. Plan to accomplish personal financial needs

## 401(k) Plans

Overview: Your 401(k) is a voluntary retirement tool that can offer tax benefits while helping you save for future income. Learn how to maximize your plan and investments for the future.

Learning Objectives

1. Understand the process of funding a 401K plan, limits, and tax-savings.
2. Calculate and determine savings.
3. Determine how a 401K plan is aligned with personal savings and investing goals.

## 529 Plans (Saving for College)

Overview: Saving for college is a step for planning for the future. Learn how to set up, monitor, and use your college savings plan.

Learning Objectives:

1. Understand the purpose and advantages of starting a 529 plan.
2. Understand how and when to start a 529 plan.