

## Curriculum Guide

**Recommended Grade Level** 9-12 in the U.S. and Canada **Total Time** 7 lessons, 25-35 minutes each

**Subject Fit** Finance, Economics, CTE, Social Studies, Business

**Standards Alignment** Jump Start Standards, State-Based Financial Literacy Standards

EVERFI: Financial Literacy for High School is a digital financial education program that teaches students how to make wise financial decisions to promote financial well-being over their lifetime. The interactive lessons will translate complex financial concepts and help students develop actionable strategies for managing their finances.

Students will understand the different ways to acquire income, develop a savings and investing plan, create a budget, track expenses, make informed purchases, monitor and protect their money, and navigate financial institutions and financial products.

## Topic Areas

1. **Banking Basics**—Students will gain confidence in engaging with financial institutions and picking the right products for their life and financial goals.
2. **Income and Employment**—Students will feel confident in navigating the choices and paperwork presented when starting a new job.
3. **Budgeting**—Students will set short-term and long-term financial goals and create a personal budget that tracks spending.
4. **Consumer Skills**—Students will proactively research purchase decisions and select the best way to pay for those purchases.
5. **Credit and Debt**—Students will engage in wise debt management practices and avoid expensive borrowing behaviors.
6. **Financing Higher Education**—Students will develop a plan for financing postsecondary education or training.
7. **Insurance**—Students will become aware of the need for a risk management strategy and how insurance plays a role.

## Course Structure

Each digital lesson is accompanied by offline lesson plans and discussion guides to use in the classroom.



# Curriculum For Venture In Everfi

**Lori Cranson,M. Lily  
Kretchman,William E. Jennings**

## Curriculum For Venture In Everfi:

**Venture Meets Mission** Arun Gupta, Gerard George, Thomas Fewer, 2024-01-09 The world is facing dramatic geopolitical environmental and technological shifts Venture Meets Mission argues that if Business Government and Society come together rebuild trust and collaborate we have a generational opportunity to address societal challenges climate change cybersecurity disease outbreaks food insecurity and education The book explains with hope and passion how our existing entrepreneurial ecosystem with the ideals of democracy can be the foundation for a new mission driven capitalism The good news is the components of this problem solving ecosystem already exist The authors explain what is required to join people purpose and profit together for world changing impact starting with rebuilding trust among Business Government and Society The authors draw on their leadership experience with Silicon Valley innovation venture capital and work at the highest levels of the federal government The book tells engaging stories of successful entrepreneurs with diverse perspectives and intersectional experiences who combine mission and venture to solve critical societal problems This book seeks to inspire a generation of students young professionals and entrepreneurial executives to pursue mission driven ventures that can make the world a better place Venture Meets Mission also explains why and how forward thinking government officials and policymakers can harness private sector entrepreneurship and innovation to solve society's problems

*Better Together* Tom Vander Ark, Lydia Dobyns, 2018-06-05 Bring students teachers and administrators together to facilitate higher school achievement Better Together presents a tour through one of the modern era's most important educational innovations and provides smart strategy for working optimally within the school network sphere There are more than 50 high quality scaled charter networks in the U S most share a learning model professional supports and increasingly platform tools Although these charter schools get most of the attention there are over a dozen other networks that connect district schools and provide design principles curriculum materials technology tools and professional learning opportunities to streamline school improvement and help build great new schools from scratch This book details some of the many success stories and includes expert analysis of learning models strategies and innovations that are making quality scalable and helping schools produce more positive student outcomes Illustrative examples from the New Tech Network Summit Public Schools Big Picture and other big name networks provide both guidance and inspiration while expert discussion clarifies essential details and processes for implementation Teachers and administrators will find much food for thought both inside and outside of a school network system Examine proven learning models for scaled school networks Explore the latest innovations for more effective collaborations Read success stories from school networks across the country Learn smart strategies for optimizing the educational network experience Digital platforms have transformed the way we connect with friends family colleagues and businesses That revolution has finally come to education opening doors to collaboration resource expansion and school success Better Together explores beyond disruption to show how the U S K 12

system is truly evolving      **Entrepreneurship** Lori Cranson, Madeline Dennis, M. Lily Kretchman, 2001 Entrepreneurship Creating a Venture Second Edition was written and developed to address the common expectations of the three Entrepreneurial Studies courses in Business Studies The Ontario Curriculum Grades 11 and 12      **Venture-ready** MarkEd, Marketing Education Resource Center, 2004      *Venture-open* Marketing Education Resource Center, 2005 Second in a two year sequence of entrepreneurship small business management courses It presents questions and issues that entrepreneurs must face before opening for business and once the business is open Its content focuses on the actualization stage of entrepreneurship Provides an instructional sequence instructional objectives sample activities and resources

**Entrepreneurship in Action** Eric W. Liguori, Mark Tonelli, 2021-01-29 This book offers an in depth examination of six exemplar student run ventures These ventures actual businesses that students enroll in as a course and run themselves are changing the ways in which students learn by offering valuable hands on experience Many universities around the US have some form of student run venture operating on campus but how learning is reinforced and integrated into the classroom varies widely as does the meaningfulness of the overall student experience The struggle is most universities operate these ventures as one offs disconnected from formal academic instruction and as a side project that never gets full faculty or student attention      **Entrepreneurship** Lori Cranson, Madeline Dennis, 2002      **Entrepreneurship** Lori Cranson, Madeline Dennis, 2002      **Entrepreneurial Studies: Venture Planning, Grade 12 College Preparation BDV4C**, 2002

*Entrepreneurship Skills for New Venture Creation* Jordan Berginc, 2012      *New Venture Creation: Entrepreneurship for the 21st Century* Jeffry Timmons, Stephen Spinelli, 2008-09-04 New Venture Creation Entrepreneurship for the 21st Century is about the actual process of getting a new venture started growing the venture successfully harvesting it and starting again It continues to be the product of experience and considerable research in the field rooted in real world application and refined in the classroom The design and flow of the book are aimed at creating knowledge skills and awareness In a pragmatic way through text case studies and hands on exercises students are drawn in to discover critical aspects of entrepreneurship and what levels of competencies know how experience attitudes resources and networks are required to pursue different entrepreneurial opportunities The Eighth edition includes new cases and exercises updated Web sites and new text material to capture the current financial economic technological and globally competitive environment of this first decade of the new century      New Venture Creation Stephen Spinelli, Prescott C Ensign, Robert J. Adams (Jr), 2014-02

*New Venture Creation* Stephen Spinelli, Robert J. Adams, 2016 New Venture Creation Entrepreneurship for the 21st Century is about the process of getting a new venture started growing the venture successfully harvesting it and starting again The book presents the substantial body of knowledge about the entrepreneurial process in a pragmatic way through text case studies and hands on exercises to help readers compress their learning curves reduce their ultimate risk and pain and allow them to gain more from their subsequent entrepreneurial experiences      **Nurturing Science-based Ventures**

Ralf W. Seifert, Benoît F. Leleux, Christopher L. Tucci, 2008-01-25 Few would deny that small entrepreneurial firms play an important economic and social role. Not only do they generate a significant number of jobs but they also contribute a large proportion of gross national product (GNP). Not all small firms qualify as entrepreneurial entities, however. While small refers mostly to size, entrepreneurial refers to growth and a value creation orientation. The vast majority of small firms have no growth aspirations nor do they have the means and skills to grow. As such, they may still provide employment and local value but would not embrace the high potential aspirations of entrepreneurial ventures. This book clearly addresses those entrepreneurs who are interested in leading high growth potential companies.

**Table 1: Growth Typology of Small Firms**

Type of venture	Desired sales range	Future employees	Lifestyle
0 to 1 million	0 to 4	Smaller	high potential
1 million to 20 million	5 to 50	High potential	over 20 million
Over 20 million	Over 50	High innovation	technology based startups

High innovation technology based startups assume a very special role in high growth entrepreneurship. Although these startups constitute a comparatively low number of small businesses, they produce proportionately far more jobs than their low and medium innovation counterparts. The aim of achieving rapid growth is typically referred to as high expectation entrepreneurship. An area of major concern to us is a fact revealed in the latest GEM report: The rate of European high expectation entrepreneurial activity is among the lowest in the world.

**The Life Cycle of Entrepreneurial Ventures** Simon Parker, 2006-12-26 about nascent entrepreneurship distilled from recent research. Wagner first summarises evidence about the incidence of nascent entrepreneurship before surveying the start-up activities of nascent entrepreneurs. He then goes on to provide a birds-eye view of the characteristics of nascent entrepreneurs, the factors associated with becoming a nascent entrepreneur, and the outcomes of nascent entrepreneurs in terms of whether they start, quit, or continue preparing for eventual business entry. Wagner's chapter provides a wealth of information about nascent entrepreneurship, summarising key findings from a large, fast-growing and diverse literature which looks set to continue growing rapidly in the years ahead. In Chapter 3, Shaker Zahra reviews the literature on new venture strategy and its implications for organizational survival, financial performance, and growth. Zahra discusses competitive, cooperative, and political strategies and highlights the importance of synchronizing these strategies. A particular strength of this chapter is its ability to uncover similarities and unifying themes in apparently divergent views. In this way, the chapter succeeds in resolving some apparent contradictions by putting the different perspectives into a complementary context and identifying areas where convergence appears to be within reach. Zahra goes on to highlight the contributions of the different strategic approaches as well as their shortcomings. He concludes by identifying several implications for future research.

**Nascent Entrepreneurship and Successful New Venture Creation** António Carrizo Moreira, José Guilherme Leitão Dantas, Fernando Manuel Valente, 2018 Examines current trends and methodologies of recent entrepreneurs and entrepreneurial activities. Highlighting relevant topics that include non-cognitive skills, intellectual capital, protection, regional development, and technology-based firms, this scholarly reference source is an ideal publication for business managers.

organisational leaders professionals and researchers      Entrepreneurial New Venture Skills David C. Kimball, Robert N. Lussier, 2014-07-17 As business schools expand their entrepreneurship programs and organizations seek people with entrepreneurial skills it has become clear that the skills and mindset of an entrepreneur are highly valued in all business contexts This latest edition of Entrepreneurial New Venture Skills continues to focus on helping students develop entrepreneurial skills whether they seek to become entrepreneurs or employees Focusing on the entrepreneurial start up process the third edition of Entrepreneurial New Venture Skills takes the reader through the steps of selecting planning financing and controlling the new venture The authors cover multiple forms of new ventures as well as ways to utilize entrepreneurial skills in other contexts encouraging students to engage with the material and apply it to their lives in ways that make sense for them Skill development features include Entrepreneurial profiles of small business owners Personal applications for students to apply questions to their new venture or a current business Global and domestic cases Elevator pitch assignments which put students in the venture capitalist position Application exercises and situations covering specific text concepts Business plan prompts to help students construct a business plan over the course of a semester Featuring pedagogical tools like review questions and learning outcomes and a full companion website that expands upon skill development and offers instructor resources the third edition of Entrepreneurial New Venture Skills is the perfect resource for instructors and students of entrepreneurship      **Entrepreneurship** Lori Cranson, M. Lily Kretchman, William E. Jennings, 1990-01-01      **New Venture Creation** Kathleen R. Allen, 2012      **New Venture Creation** Jeffry A. Timmons,

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