



Contact Information:

[www.everfi.com](http://www.everfi.com)

EverFi™, Inc.

Tel. (202) 629-0326

1225 Potomac Ave. NW

Washington, D.C. 20007

---

## Iowa Learning Standards and EverFi™

**Iowa joined the National Coalition to Bring 21st Century Skills to Education in 2008.**

The Coalition created the Framework for 21st Century Learning, which describes the skills, knowledge, and expertise students must master to succeed in work and life. Only when a school or district combines the Framework with 21st century professional development, assessments and standards, can the American public be sure that high school graduates are prepared to thrive in today's global economy.

Below you'll find how **EverFi™'s** intended learning outcomes support the Financial Literacy Framework for 21st Century Learning.



	1) Savings	2) Banking	3) Payment Types, Interest Rates & Credit Cards	4) Credit Scores	5) Financing Higher Education	6) Renting vs. Owning	7) Insurances and Taxes	8) Consumer Fraud	9) Investing
<b>Iowa Learning Standards: 21st Century Financial Literacy Skills Grades 9-12 Concepts and Details</b>									
<b>Demonstrate Financial Responsibility and Planning skills to achieve financial goals for a lifetime of financial health.</b>									
<i>Develop short- and long-term financial goals</i>									
Understand the concept of setting short-term (next 6 months) and long-term (beyond 6 months) goals.	◆	◆	◆	◆	◆	◆	◆	◆	◆
Evaluate the role short- and long-term goals play in financial success. Assess the impact of goal setting on personal financial success.	◆	◆	◆	◆	◆	◆	◆	◆	◆
Describe the impact of goal setting on personal finance success.	◆	◆	◆	◆	◆	◆	◆	◆	◆
<i>Understand needs versus wants.</i>									
Explain the difference between needs and wants. Analyze their own needs and wants to determine importance (prioritize).	◆		◆	◆	◆	◆	◆		◆
Develop plans to achieve their most important needs and wants.	◆		◆	◆	◆	◆	◆		◆



	1) Savings	2) Banking	3) Payment Types, Interest Rates & Credit Cards	4) Credit Scores	5) Financing Higher Education	6) Renting vs. Owning	7) Insurances and Taxes	8) Consumer Fraud	9) Investing
Explore individual decisions made as a consumer and distinguish between fact and opinion in advertising.	♦		♦	♦					
<b>Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow.</b>									
<i>Develop a realistic spending plan for financial independence.</i>									
Understand the concept of developing a spending plan that promotes living within one's means.	♦		♦	♦	♦	♦	♦		
Evaluate spending plans that promote maintaining a larger income than expenditures.	♦		♦	♦	♦	♦	♦		
Develop and assess impact of different spending plans to make informed choices.	♦		♦	♦	♦	♦	♦		
Describe the impact of global issues on financial planning.	♦	♦							
<b>Understand various sources of compensation</b>									
Identify various types of income (e.g. allowances, salary, hourly wage, commission, benefits, gross and net income.)	♦	♦	♦						♦



	1) Savings	2) Banking	3) Payment Types, Interest Rates & Credit Cards	4) Credit Scores	5) Financing Higher Education	6) Renting vs. Owning	7) Insurances and Taxes	8) Consumer Fraud	9) Investing
Compare various compensation options to determine which best fits individual needs.									
Explain how income affects lifestyle and spending choices.	◆	◆	◆						◆
<b><i>Understand financial instruments.</i></b>									
Understand the responsibility of maintaining accounts using financial instruments such as checking accounts, debit cards, and ATM cards.	◆	◆	◆	◆			◆	◆	◆
Demonstrate the ability to reconcile personal records with financial institution's records.	◆	◆	◆					◆	◆
Differentiate between interest-bearing and noninterest-bearing accounts.	◆	◆	◆						◆
<b><i>Recognize the impact of fees and charges.</i></b>									
Identify options for online financial transactions (buying, making payments, transfers, etc.).	◆	◆	◆	◆					
Understand the distribution of resources.	◆	◆	◆	◆					◆







	1) Savings	2) Banking	3) Payment Types, Interest Rates & Credit Cards	4) Credit Scores	5) Financing Higher Education	6) Renting vs. Owning	7) Insurances and Taxes	8) Consumer Fraud	9) Investing
<b>Evaluate and identify appropriate risk management options, including types of insurance, non-insurance, and identity protection.</b>									
<b><i>Establish strategies for protection of identity.</i></b>									
Describe the importance of protecting their identity.	◆		◆	◆	◆	◆		◆	◆
Distinguish legitimate from fraudulent solicitations.			◆	◆				◆	
Understand the impact of technology on personal security.			◆	◆				◆	
Identify important identification numbers and explain when they should or should not be shared.			◆	◆				◆	
Explain ways to protect their identity.			◆	◆				◆	
<b><i>Recognize different types of insurance.</i></b>									
Explain different types of insurance and identify the appropriate need for each.	◆		◆				◆	◆	





