

Please complete each question thoroughly. The more specific you are with your Implementation Plan, the better. This is meant to be your tool to help you integrate Financial Education successfully in your classroom! The italicized answers below are samples. Please make a copy of this form and write over the italicized sections with your responses.

EverFi Implementation Plan: Exemplar

Teacher Name: Mrs. Jessica Lemmo

School Name: Monarch Academy Baltimore

Subject(s) Taught: Media/Technology

Section I: This section should be completed before implementing the resources in your classroom:

- Describe the context of your classroom and the unique challenges that impact your students.
 - I teach Library Media/Technology at a public charter school that is part of Baltimore City public school system that serves close to 1,000 students and we are a Title 1 school. The students come from an urban community and the majority of our students receive free and reduced lunch.

- Based on your context, why do you think school-based financial education is important for your students?
 - The majority of my students come from low-income homes where the caregivers (students come from single parent homes, live with grandparents, etc.) live pay check to paycheck (many who receive financial support). I want to help my students learn early on the skills need to understand positive financial habits and responsibilities (no matter their economic status now and later in life). I work on instilling in my students to push themselves and work hard to get to college and planning for their future.

- Which EverFi FinEd course will you implement first?
 - Vault

- What grade level(s) and subject(s) will you implement it with?
 - 5th grade, Media Class

- How many students will you implement it with?
 - I will be using Vault with one section of students of 24 students

- Review that course's Curriculum Guide, as well as the State Standards relevant to you. List at least two standards that can be met using the EverFi course.
 - **Standard 1:** Student ISTE Standard 4 Critical thinking, problem solving, and decision making: Students use critical thinking skills to plan and conduct

research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources

■ Vault module that aligns to this standard: All

- **Standard 2:** Student ISTE Standard 5 Digital Citizenship: Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior

■ Vault module that aligns with this: All

- What date will you begin EverFi in your classroom? (date range is fine, if you don't know a specific date yet)
 - We will begin Vault on April 21, 2017 – working on it 1 hour a week until finished (I only see the class 1 hour a week – will add extra sessions if needed to finish within timeline) Throughout course numerous issues came up where the class was not seen beyond my control (teacher was absent class was split so I did not see them that week, etc)
- How often will your students work on the EverFi course? (once a week? Once every other week? Every day for two weeks straight?)
 - We will be working on it 1 hour a week until finished (I only see the class 1 hour a week – will add extra sessions if needed to finish within timeline)
 - With the end of the school year so close and we got behind because of unforeseen issues beyond my control I reached out to parents to have students work on it at home some (those who had computers, etc)
- How will you integrate the EverFi Course into your content?
 - I teach media to entire school of K-8 (varies what grade levels I see and do not see each grading period & school year). We do not have many teachers or opportunities for financial literacy to be taught within a classroom setting. I work with my students to become 21st Century Students and be versed with technology. We are a Project Based School and I am always helping the core content teachers push in with lessons/skills in my classroom. These Financial Literacy courses allow me to reinforce practical life skills, technology skills, problem solving and math skills. I can also use the Everfi application to tie in with my digital citizenship lessons and skills we cover throughout the years and grade levels.
- What can you do to ensure learning is happening before, during and after they learn in the EverFi platform?
 - The spring Project Based theme for 5th grade goes into looking at adapting to situations and making choices for your present self and future self. The vault program aligned perfectly with this topic and allowed me to work with the students on a separate topic for presentation. Throughout the program students will be participating in adaptations of the lessons from the teacher's

guide, class discussions, and collaboration using nearpod and then participate in the online vault program. Each student will then be required to create a reflection to accompany their score sheets and certificate if they earn it for their portfolio.

- We recommend planning an “EverFi Certification Day” to recognize students who successfully complete one or more courses. (Personalized Certificates of Completion are available through your account).
 - What date could you schedule this, and where can you hold it?
 - For those who has finished they will be presented with their certificates during "Wingspan" (school wide celebration day for Project Based Themes that happens once in December and once in May/June) on June 2 because parents will already be invited in on this day. Prior to this day students will have their pictures taken
 - What will the celebration entail?
 - Students will be called up and presented with a copy of certificate (they will already have a copy for their portfolio) in front of their parents, etc
 - Each child will have picture taken with certificate so that it can be shared via multiple sources that the school use for "Shout Outs"
 - Students will present to their parents their portfolio which has a section about Everfi Vault – talk about what they learn, strengths stretches, goals they set for themselves, etc.

Technology Check:

- How will you access digital devices (desktops, laptops, tablets, etc) for your students?
 - My classroom is a computer lab so each student has a desktop
- How will you ensure that each student has a set of headphones when they access the course?
 - I have headphones for my computer lab for students to use if they do not bring their own to class.
- Is Google Chrome available on the devices (Safari on tablets)? If not, will you be able to download it to the devices? (If Chrome is unavailable, Firefox is the next best choice.)
 - Chrome is on all the desktops in my lab and the browser or choice for our school
- If necessary, do you have an IT Director at your school you can work with to ensure you meet our [minimum tech requirements](#)?
 - I am the technology teacher so I tend to be the one that is called for "help", however, I have two different Tech Support centers to call if needed (one through my Charter School and one through Baltimore City School District)
 - If I do run into any Everfi question I know how to contact Everfi

Implementation at scale:

- As an *EverFi Certified FinEd Teacher*, you will be an advocate for bringing these innovative resources to students throughout your school. How will you work with other teachers in your school building to ensure these resources are shared in the following ways:
 - School - wide?
 - I regularly present at professional development at my school on EdTech topics such as game based learning, blended learning, flipped classroom, etc. I have already spoken with the Admin Team and we have put Everfi on the agenda as one of the topics for the return of the next school year PD.
 - District-wide?
 - I am the current Baltimore City Reading Council President which is part of SoMIRAC (State of Maryland International Reading Council) and plan presentations and workshops - we are always looking for ways to find topics that we integrate other content areas into reading so we are planning on have a topic around Financial Literacy this coming Fall and using Everfi
 - I also present at local and state level conferences on EdTech topics and have already reference Everfi within my presentations and plan to keep doing so.

Closing Thoughts:

Please write 2-3 sentences with your thoughts on these two questions:

- What impact do you hope EverFi's FinEd course(s) will have on your instruction?
 - I run my media class as a blended learning classroom and use a lot of interactive tools and game based learning. These types of tools and programs allow for the students to get involved and buy into what they are learning and retain the information more. What is nice is the ability to assign a lesson and students can work at their own pace with in the time frame and not have to feel rushed or bored waiting for classmates.
- How will the use of EverFi improve student engagement and achievement at your school?
 - Vault along with the other Everfi topics bring real world topic to life for students who don't always have real word access to it. They can take what they learn and actually apply and manipulate the skills and information that have learned. Resources like Everfi that are interactive and provide a blended learning approach and game based learning increase retention within the students and the students are more into what they are learning. These skills learned through Everfi are ones that the students will use for the rest of their life and are real life skills.

Other Implementation Notes:

Please write any outstanding implementation questions or ideas you have below. Reach out to your EverFi Schools Manager (*name and email listed in the bottom right corner of your teacher dashboard*) directly to answer any questions or brainstorm ideas for overcoming implementation challenges.

Section II: This last section should be completed after you have completed all other requirements of the micro-credential.

Post-Implementation Reflection:

- How many students in your classes have earned certification?
 - Out of the 24 students that are in the 5th grade section that participated in Vault, 18 became certified. One of the students who did not finish the program because of reoccurring absences and only just started it on the last day they worked on the online modules.. Two of the students who did not earn a certification are students with IEPs (accommodations were provided).

- What went well in your implementation?
 - Having used Everfi numerous times in the past I was familiar with setup and implementing the program. Students are using and reference key vocab and use knowledge and skills learned with appropriate academic talk. I shared with the parents what we were going to be working on and their progress through the time frame were working on it and they were impressed and commented how these skills were fundamental, etc.

- What didn't go well in your implementation?
 - There were sometimes students had problems with the program loading correctly (we used Chrome) and due to loading issues they would have to refresh and a session would have to be restarted so students would get a bit frustrated over that.
 - Some of the modules seem to be longer than others and the students would lose interest time to time and become bored with some of lessons online.
 - Some students didn't realize they kept taking the pretest or the post test over again and not moving on to the next level (I had covered this in the beginning)

- What process and instructional recommendations would you give to other teachers who are

thinking about implementing this resource?

- I recommend to teachers use a uniform login and password formula so students can remember it. For example at my school I have students use their initials number for user name and then we all use the same password.
 - I would also recommend some short of check in or share out throughout the lessons. I used online discussion boards, online collaboration tools, blog posts and class discussions
- What other teacher(s) did you help start using EverFi's critical skills resources? (For Advanced Passing, please make sure you list which course your colleague implemented with students.)
 - Since it was towards end of the school year it is a hard time for many of the core content teachers to start implementing the program with our end of the year Project Based them celebration coming up, etc. What I did was at the different middle school grade level team meetings I introduced them to Everfi and the different courses that would align with their content standards, etc. For reference into planning for next school year.
 - I also spoke with director of the summer camp program that our school runs as a resource that he could use
 - I collaborated with the 4th grade teachers and set up a class for them for their outgoing students for the Summer Slugger program that they will be promoting.
 - It is on the PD agenda for next year start of school year to do a more intensive PD on Everfi and have teachers setup accounts

Student Reflections:

After you have completed all of the Everfi Vault Financial Literacy program answer the following reflection questions.

What are the three most important topics or skills that you learned from this course (Vault)?

Responsible money choices

Credit and borrowing

Savings and investing

How will knowing each of these things help you in your life now and when you are an adult?

Making responsible money choices will help me decide on things I need to buy and want to buy.

Credit and borrowing will help me know how to use a credit card when I am older and how to return things that I borrow.

Saving and investing will help me have money to spend on things I need when I am older.

What are your dreams for the future (college, travel, dream job, dream life)? Explain how what you learned in (Vault) will help you reach those goals.

I want to travel to different places all around the world. Also open a business of my own to get a lot of money. What I learned will help me because if I learn to save money then maybe I could save enough to travel and open a business.

After you have completed all of the Everfi Vault Financial Literacy program answer the following reflection questions.

What are the three most important topics or skills that you learned from this course (Vault)?

The most important things I have learned is how to manage your money, what smart choices look like, and how to have a successful future.

How will knowing each of these things help you in your life now and when you are an adult?

This will help my future because money management and jobs are things we need to know and will experience in the future. We have not thought about them now because we are still young but we need to know about these things.

What are your dreams for the future (college, travel, dream job, dream life)? Explain how what you learned in (Vault) will help you reach those goals.

My dream life is to work with animals and be happy. I also don't ever want to be broke. Vault will help me not be broke because it will teach me how to manage my money. I will also have enough money for any thing else I want like animals.

After you have completed all of the Everfi Vault Financial Literacy program answer the following reflection questions.

What are the three most important topics or skills that you learned from this course (Vault)?

The three important topics that I have learned was:

- 1) how to decide on what to spend my money on
- 2)How I can manage my money
- 3)how borrow and loan money wisely

How will knowing each of these things help you in your life now and when you are an adult?

These things will help me now so I can choose to spend my money or allowance on things I actually need and sometimes on what I want. They can help me later in life because as an adult you have to manage your money and I was taught that by Vault.

What are your dreams for the future (college, travel, dream job, dream life)? Explain how what you learned in (Vault) will help you reach those goals.

My dream for the future is to go to Harvard and travel around the united states. Vault taught me if I spend my money wisely I can reach my goals .Like if I spend my money on two TVs when I only need one I'm wasting my money, and to go to Harvard I need to spend my money on things I need.

After you have completed all of the Everfi Vault Financial Literacy program answer the following reflection questions.

What are the three most important topics or skills that you learned from this course (Vault)?

Saving money/ how to use our bank account/ learning dangerous and non dangerous.

How will knowing each of these things help you in your life now and when you are an adult?

It helps me learn how much to spend. And in the future how to use a bank account to deposit and take out money or checks.

What are your dreams for the future (college, travel, dream job, dream life)? Explain how what you learned in (Vault) will help you reach those goal.

My dream is to become a video game designer the vault showed me how to deposit money and checks and the dangers of using moneys and help me think about my future.

After you have completed all of the Everfi Vault Financial Literacy program answer the following reflection questions.

What are the three most important topics or skills that you learned from this course (Vault)?

We learned to save and store money, invest wisely, and how to be successful in life.

How will knowing each of these things help you in your life now and when you are an adult?

It will help my future by showing me money and job management.

What are your dreams for the future (college, travel, dream job, dream life)? Explain how what you learned in (Vault) will help you reach those goals.

My travel dream is to go Europe and Asia. Vault will help me manage my money to travel to different places.

After you have completed all of the Everfi Vault Financial Literacy program answer the following reflection questions.

What are the three most important topics or skills that you learned from this course (Vault)?

Income and career

Credit and borrowing

Saving and investing

How will knowing each of these things help you in your life now and when you are an adult

How to choose a career

How to borrow money

How to invest in businesses

What are your dreams for the future (college, travel, dream job, dream life)? Explain how what you learned in (Vault) will help you reach those goals.

I want to go to Oregon college to play in the NFL. Then get rich. Then take that money to travel all around the world.