

Brief descriptions of some of the programs:

- *FutureSmart* (Grades 6-8) empowers students to become the stewards of their financial futures. Students play the mayor of a town and help local citizens make real-life decisions through personal finance skills like weighing opportunity costs, setting a budget, and delaying instant gratification for long-term gain.
 - Students using *FutureSmart* have an opportunity to earn a \$1,000 529 Scholarship. [More details here](#)
- *EVERFI Financial Literacy* (Grades 9-12) teaches students how to make wise financial decisions to promote their financial well-being throughout their lifetime. Real-life scenarios & problem-solving help students translate complex financial concepts - like income & employment, budgeting, and insurance - into actionable strategies they can directly apply in managing everyday personal finances.
- *Venture: Entrepreneurial Expedition* (Grades 7-10) is a youth entrepreneurship resource in which students develop a personalized plan for a food truck business, including financing, marketing, team-building, and market research, along with a roadmap for academic and career success.
 - Students using *EVERFI Financial Literacy* or *Venture* also have an opportunity to earn a \$2500 529 Scholarship for completing the course + a short response essay. [More details here](#)
- *Pathways: Financing Higher Education* (Grades 9-12) helps your students evaluate the return on investment for higher education options, practice making informed choices about their future, learn how to complete the FAFSA, and even make a plan to successfully pay their education costs.
 - Students in Ohio and Michigan using *Pathways* have an opportunity to earn a \$500 529 College Savings gift card. [More details here](#)