

Program Description

The National Endowment for Financial Education® (NEFE®) is dedicated to inspiring empowered financial decision making for individuals and families through every stage of life.

NEFE's High School Financial Planning Program® (HSFPP) specifically focuses on basic personal finance skills that are relevant to the lives of pre-teens, teens, and young adults, laying a solid foundation for financial independence and future financial decisions.

Program Goals

As a result of taking part in the NEFE High School Financial Planning Program, students build confidence, apply practical skills, and exhibit sensible behaviors related to money management. The goals of the program are to provide students with learning experiences to do the following:

- **Build confidence to make financial decisions** related to managing personal financial resources, building earning capability, protecting assets, and adapting to unexpected events.
- **Apply sound foundational financial decision making principles** through the many stages of life.
- **Exhibit mindful money management behaviors** that benefit themselves and their families.

Program Learning Outcomes	
Mastery of lesson competencies leads to mastery of program outcomes at varying degrees.	
Module	Module Learning Outcome
1 – Money Management	Manage spending to meet financial goals and minimize the impact of financial obstacles.
2 – Borrowing	Control personal credit and debt.
3 – Earning Power	Boost personal earning capability.
4 – Investing	Put personal assets to work to build personal wealth.
5 – Financial Services	Use financial services in a sensible and wary manner.
6 – Insurance	Protect personal property and financial resources.
<p><i>These core abilities are integrated and reinforced in multiple lessons throughout the program:</i></p> <p>Act upon goals.</p> <p>Be informed when making decisions.</p> <p>Analyze how personal values impact behaviors.</p> <p>Gather information from trustworthy sources.</p> <p>Organize personal records for easy access.</p>	