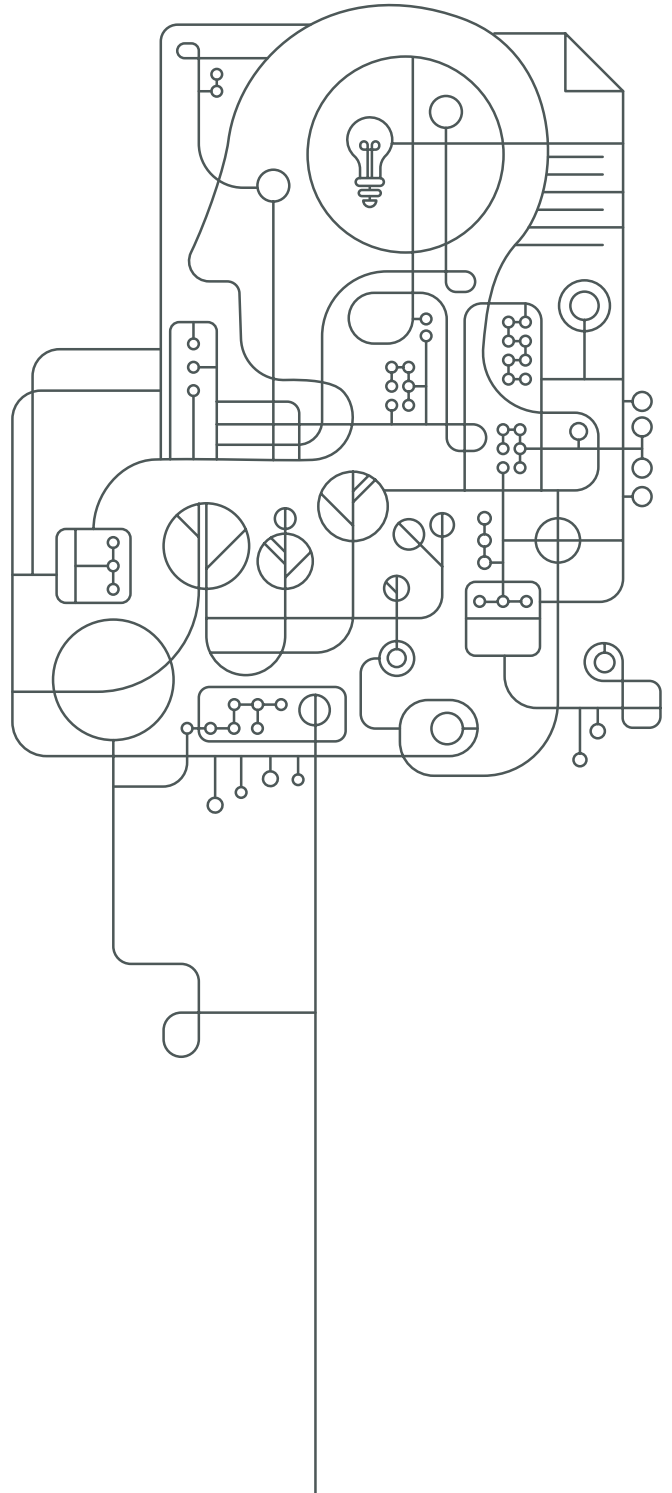


EVERFI

Financial Education Impact Report
2016-2017 School Year



Financial Education Program Reach

For the 2016-2017 School Year

Since our founding in 2008, EVERFI's financial education courses have reached millions of students in communities across the country.

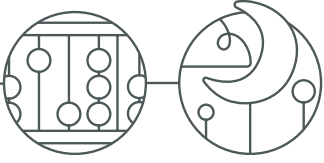
Through our partnerships with private-sector leaders, forward-leaning foundations and non-profits, these digital courses are available to K-12 school at no charge to the school or district

Across North America



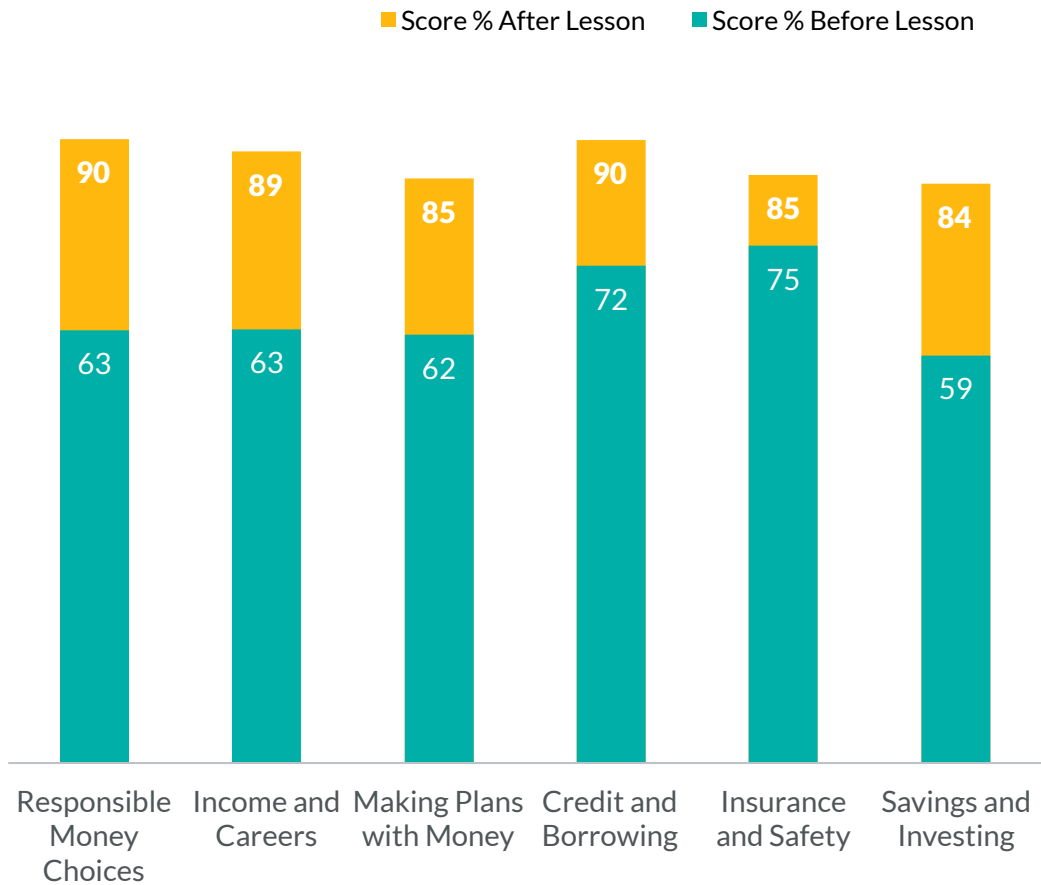
Financial education courses cover everything from introductory topics like saving and budgeting to advanced topics like insurance, taxes, and investing.

After completing EVERFI's financial education program, students have a more thorough understanding of financial concepts and are better prepared to make decisions now that will help them achieve their financial goals in the future.

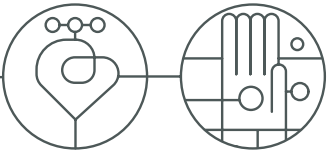


Knowledge Gain: Vault

After taking Vault – Understanding Money, your students increased their scores on assessment tests by an average of 33%. Here’s how they performed by topic:



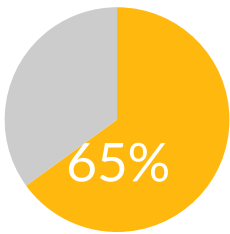
Students showed the most gain in Responsible Money Choices and Savings and Investing.



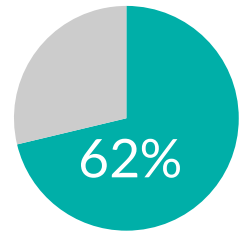
Preparedness: Money Management

Research shows that feelings of self-efficacy – confidence in one’s ability – are an important outcome of financial education, contributing to financial capability into adulthood. After taking EVERFI – Financial Literacy, students are more confident and better prepared to make financial decisions.

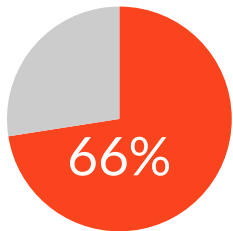
Here’s what they told us they are now prepared to do after taking a financial education course:



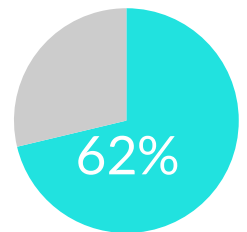
Decide how much of their money to spend and how much to save. **Up 19% from before the course.**



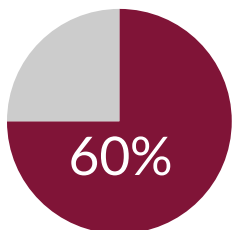
Choose the right type of bank account for their money. **Up 37% from before the course.**



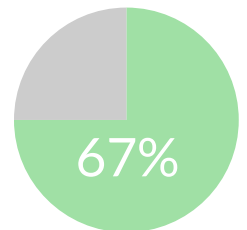
Know which payment type to use for a purchase. **Up 25% from before the course.**



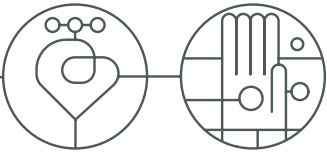
Check their credit score and understand what it means. **Up 88% from before the course.**



Apply for financial aid or loans to help pay for college. **Up 76% from before the course.**



Decide whether to rent or buy a home in the future. **Up 33% from before the course.**



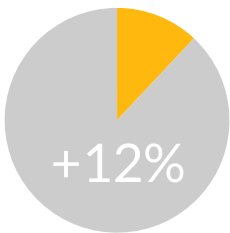
Preparedness: Money Management

For young students, learning to engage with the financial system and save for the future are important outcomes of financial education. Students who took FutureSmart – Financial Education report increased levels of financial system engagement and more deliberate saving behavior.

Engagement with the Financial System

Many students report already having their own savings account. Fewer students, though, report having – or planning to open – a checking or pre-paid account, allowing them to put the information they learn in the course into practice.

(Note: All students surveyed are at least 13 years old.)

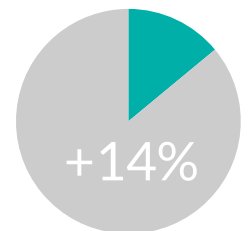


More students have a checking account or plan to have one within a year, compared to before taking FutureSmart.

Saving for the Future

When asked to think about money they earn or are given, most students report saving some of their money toward a specific purpose. After the course, more students are also focused on saving money for saving's own sake.

More students save a portion of their money without a specific purchase in mind.



From Students and Educators

From Students

“I like that you get to interact with the courses. ...The games force you to figure out the answers for yourself. It challenges you in a good way.”

Student Washington, DC

“EverFi made me more comfortable, and even excited to go out in to the real world, and it helps me understand how good planning and money management can effect my future. The modules are interactive, and I love that. I can honestly say the modules I went through provided answers to many of my financial questions.”

Student Fairfield, California

From Educators

“The EverFi program is an invaluable resource for our students as a method for engaging instruction in the principles of financial literacy. We include this program in our economics course because of its relevant and authentic application to students’ lives. Students grow as a result of this program in extremely positive ways – both in their understanding of financial literacy and their interest in the subject matter.”

Social Studies Curriculum Director, AP Coordinator
Des Moines Public Schools, Iowa

93% of teachers
would recommend
the EVERFI course
they used this year
to a fellow teacher.

“With quality design and implementation support, EverFi makes blended learning instruction much more accessible for a greater number of teachers.”

Assessment, Research, and Evaluation
Consultant
Niagara Catholic School District, Ottawa

