

EVERFI®

# EVERFI Achieve™ Product Guide

Your Digital Financial Education Solution



## Drive measurable change in the financial capability of your consumers by providing personalize, mobile-first education at scale.

At EVERFI, we are dedicated to enhancing your financial institutions' data utilization and consumer engagement. Our goal is to connect financial education with increased business visibility; driven by customer feedback to meet market needs and improve the customer journey.

**EVERFI Achieve™ helps your institution:**

- 1 Build customer loyalty and brand recognition
- 2 Increase share of wallet and consumer engagement
- 3 Position your institution as a market leader
- 4 Drive measurable ROI

In today's competitive environment, financial institutions face the dual challenge of differentiating themselves while deepening customer relationships. Discover why hundreds of banks and credit unions in the U.S. and Canada trust EVERFI to help grow their revenue and empower their consumers with just-in-time financial education.

**With Achieve you can:**

### **Transform Every Transaction into a Learning Opportunity**

Empower your team to deliver critical financial tools specific to a customer's situation at every interaction, helping your consumers reach their goals faster.

### **Drive Growth by Increasing Share of Wallet**

Seamlessly integrate financial coaching into your operations, tailoring your marketing to specific customer needs for maximum impact.

### **Differentiate Your Institution as a Market Leader**

Position your institution as a leader in financial empowerment, offering innovative solutions that enhance both growth and customer satisfaction.

### **Drive Measurable ROI**

Product usage, account growth, and increased customer engagement are all factors that drive solid ROI. Achieve can unlock other profit-driving factors, including improved public sentiment, small business partnership opportunities, and brand differentials that truly set your institution apart from your competition.



**105+**

Educational Topics

**60+**

Million Learners Globally

**600+**

Financial Institutions

Leading financial institutions know that smart resource allocation can drive high-margin growth. Research from PwC indicates that targeting existing customers can yield a **70% return for bank marketers**.

### Achieve Puts Digital Financial Education at Consumers' Fingertips

- 100+ financial education experiences (3-6 minutes each)
- Custom calls to action to promote products
- Interactive, engaging, and mobile-first

Topics covered include:

- ✓ Financial basics (checking, savings, credit, etc.)
- ✓ Financial resiliency (emergency savings)
- ✓ Investor education
- ✓ Healthcare finances

## Data & Reporting

Leverage the robust data and reporting features of Achieve to gather key insights on the financial needs and priorities of your consumers.

Aggregate data of top playlist and modules

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Custom Moment conversion tracking\*

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Aggregate poll and survey results

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Site traffic and acquisition data

*\*Premier add-on feature*



# Features & Benefits of Achieve

## ✓ Scalable Solution

Reach your target audiences wherever they are with our mobile-first financial education platform.

## ✓ Customized Platform

Provide incentives and branded information on custom moment pages to drive product and service promotion.

## ✓ Marketing Support

Maximize the impact of your program with turnkey communications toolkits, email marketing copy, and more.

## ✓ Measurable Impact

Access executive-level reporting on user engagement with 24/7 self-service and robust dashboards built into our platform.

## ✓ Optional Marketing Area (OMA)

Achieve has several opportunities for OMA through the product and modules, providing brand visibility and consumer trust. OMA also gives your institution a competitive advantage with effective logo placement and highlights your importance of financial wellness.



A large multinational investment bank and financial services company that implemented EVERFI Achieve™ in the U.S. and provided personalized financial coaching improved retention rates and saw a **20% increase** in cross-sell opportunities within the first year.



# Custom Moments

With Achieve, institutions can offer incentives and embed custom moments throughout the learning modules.

The custom moments feature provides a powerful way for you to deliver personalized, contextually relevant messaging directly within the Achieve platform. These interstitials — strategically placed at key points in the educational experience — allow you to seamlessly integrate your branding, disclaimers, calls to action, or other relevant information.

This level of customization ensures that you can align educational content with your business goals and enhance user engagement by providing timely and actionable messaging.

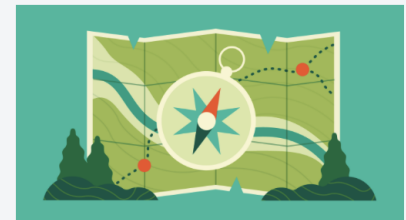
## Examples include:

- ✓ A prompt to explore a specific savings product using the emergency fund tool
- ✓ A final call to action encouraging them to schedule a consultation after completing
- ✓ A learner encountering a disclaimer before an investing module



By leveraging custom moments, you can **build deeper relationships with your customers, promote relevant financial products or services, and drive meaningful outcomes**. These personalized touchpoints transform financial literacy education into a dynamic tool for customer engagement, ensuring that users not only learn essential financial concepts but also connect these lessons to the services and support your financial institution provides.

## Next steps



### Select a budgeting tool

Explore the different budgeting tools available and pick one that works with your lifestyle to begin tracking your expenses. The Federal Trade Commission offers this and other tools to help consumers manage their finances on their website, which can be found [here](#).

### Contact your creditors

If you're having trouble managing your debt, contact your creditors to see what you can do.

### Explore your savings options

Talk to the representatives at your financial institution and other investment companies to evaluate your choices for short-term and long-term savings.

### Monitor your credit

Take advantage of your free annual credit report to avoid errors or fraud and work to raise your score.

# Learner Pathways Make Reaching Financial Goals Easy

Only Achieve pairs just-in-time financial education with a step-by-step plan to help your customers achieve specific financial goals. With Learner Pathways, users can enhance their financial security while fostering stronger relationships with their financial institution.

## Building My Emergency Savings Pathway

✓ Emergency Funding Tool

✓ Building Emergency Savings

✓ Savings Accounts

✓ Investment Growth Calculator

✓ Building Emergency Savings Next Steps

## Creating My Budget Pathway

✓ Budgeting for a Surplus

✓ Creating a Budget

✓ Checking Accounts

✓ Preventing Overdraft Fees

✓ Budget for a Surplus Next Steps

## Lowering My Debt Pathway

✓ Debt Repayment Strategy Tool

✓ Debt Management

✓ Debt Consolidation

✓ Preventing Overdraft Fees

STEP 1  
**Enter your expenses**


Before you can figure out how much should be in your emergency fund, you need to know how much you spend each month.

Enter the total amount of your expenses or enter them one by one.

Total amount  OR

Enter an amount for each expense without commas.

Monthly expenses





## Playlist & Topic Library

Achieve covers some of the most crucial and influential financial topics that resonate with your consumers.

- Financial Foundations
- Building Financial Capability
- Preparing for Retirement
- Owning a Home
- Investing in Your Future
- Financing Higher Education
- Financial Caregiving
- Small Business Essentials
- Growing Your Small Business
- Building Financial Resilience
- Healthcare Finances
- Investor Education



# Implementation of Best Practices

Achieve is built on a cutting-edge curriculum and a state-of-the-art digital platform. This allows financial institutions to drive measurable change in the financial capability of their consumers by providing personalized education at scale at just the moment it is needed.

The first 90 days are a critical period for rolling out EVERFI Achieve to your customers. EVERFI will be here to guide you along the way with some best practices to help you hit the ground running and make a significant impact.

**Best practices in marketing Achieve include:**

- ✓ **Announce the Achieve product and team member training**
- ✓ **Release a press statement on website, social media, and local papers**
- ✓ **Arrange meetings with potential partners such as Chamber of Commerce, local small businesses, school systems, real estate offices, etc.**
- ✓ **Incentivize team members to increase use and buy-in**
- ✓ **Offer public incentives to gain momentum and increase engagement**
- ✓ **Track and report your usage/momentum to your board of directors**

# Driving ROI with Achieve

Achieve can be used in a multitude of ways, with many of our partners thinking outside the box to increase engagement. Here are some of the most innovative ways that partners have used Achieve.

## ✓ Financial Wellness Account Feature

Add Achieve to one of your fee-based accounts as a value-add for the consumer.

## ✓ Small Business Employee Incentive

Partner with local small businesses and offer financial wellness as an employee resource for their team members.

## ✓ NSF/Overdraft Refund

Most institutions offer an “oops/mistake” refund once a year. Try tying in a dedicated module as a way to earn an overdraft refund.

## ✓ APY Percent Discount

Many institutions offer a discount on both CDs and loans. Have your consumer complete a series of modules to qualify for an introductory rate.

## ✓ Public Relations Power Tool

Dedicate a page of your annual shareholder report to financial education and the positive impact that Achieve has for your consumers, employees, and the community.



## Digital Financial Education implemented in one of three ways:

- 1 Configurable Microsite:**  
Available on an EVERFI hosted site.
- 2 Embedded Content:**  
Launch playlists directly from your website.
- 3 Deep Linked Content:**  
Institution-hosted page that directs to content.

# Achieve More!

## Reach a Teen Audience with Achieve Foundations™

More than half of teenagers (54%) are worried about financing their future, including higher education. Help teens in your community build the foundation for a healthy financial future with Achieve Foundations. A mobile-first financial education solution, Achieve Foundations uses engaging modules with fun interactions and relatable characters to teach students about spending, saving, and investing, all at their own pace.

### Key Features & Topics

1

Three engaging playlists covering timely and relevant information

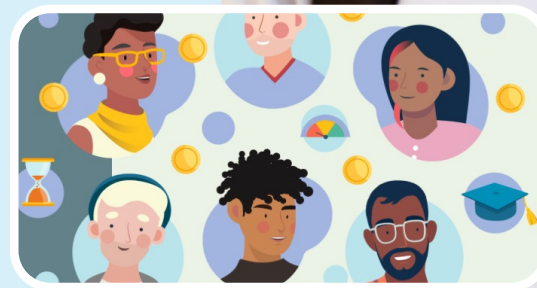
2

Each playlist covers a topic through a series of micro-learning moments that are 3-6 minutes each.

- Roads to Financial Literacy
- Pathways to Savings
- Journey Through the Economy

3

Data and reporting features build into the program



# Achieve More!

## Support Wealth Management with Achieve Connect™

EVERFI's Achieve Connect is a family wealth management platform for advisors and their clients.

Help your financial advisors grow and deepen relationships with clients as they aid them in making daily financial decisions, building wealth, and preserving financial wellness.

With EVERFI's robust online financial education and tracking platform, advisors can meet the just-in-time needs of clients and prospects, by giving them access to a series of personal finance courses and robust whole-family resources and tracking their engagement.

### Achieve Connect Topics Include:

- ✓ Banking basics
- ✓ Credit scores and reports
- ✓ Mortgages
- ✓ Taxes
- ✓ Retirement planning
- ✓ Wealth transfer
- ✓ Saving and investing
- ✓ Trust and estates
- ✓ Philanthropy
- ✓ Financing higher education







## Achieve More!

# Engage™ Your Community in Financial Workshops

Expand your reach and engage your community with in-depth virtual and in-person financial education workshops. These easy-to-deploy financial education workshops are designed to build the skills needed to navigate life's most important financial moments with confidence.

### Achieve Engage Topics Include:

- ✓ Budgeting
- ✓ Making budgets work
- ✓ Debt management
- ✓ Mobile banking
- ✓ Credit scores & reports
- ✓ Mortgage modifications
- ✓ Identity theft
- ✓ Retirement
- ✓ Emergency savings
- ✓ Preventing elder identity theft & fraud



# Make Your Mark on Your Community



Today, families and individuals alike are grappling with unprecedented financial hardships—from losing their incomes to not being able to pay their mortgages to having to cut back their family’s budget significantly. Financial institutions are uniquely positioned to equip these communities with the financial skills and confidence needed to navigate these challenging times.

With EVERFI’s meaningful, just-in-time financial education, your institution can truly make a difference in the lives of your community members by connecting with them wherever they are.





To learn more, please contact:

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