



Educators Credit Union AND Everfi

Investing in a More Financially Secure Future for Wisconsin Students



Educators Credit Union was established in 1937 in Racine, Wisconsin as a member-run financial cooperative serving educators. Today, Educators Credit Union offers full-service banking solutions to more than 230,000 members with 25 branch locations in southeastern Wisconsin. The services the credit union offers are available to anyone—regardless of profession—living or working in 11 Wisconsin counties. As part of its ongoing commitment to serve local communities, Educators partners with organizations to offer financial education and other resources and services in Wisconsin school districts.

CHALLENGE: TIMELY, RELEVANT FINANCIAL EDUCATION

As a financial cooperative formed by teachers, Educators has always been passionate about finding the most innovative ways to educate and advise their members, no matter their age. With the digital age upon us, they were looking to make a switch to a modern financial learning solution where they could have convenient virtual access to the latest learning methods and lessons. These included incorporating information about peer-to-peer payments, crypto, and other up-and-coming topics in the future of finance.



We had previously used a different platform, but they just weren't keeping up with the big trends. We needed a new partner that could regularly add new materials and stay relevant.

Victor Frasher

Director of Community Engagement
Educators Credit Union

Educators also required a platform that would reach out to younger students at their own level and be engaging.

"These kids went through the pandemic and the ones that we see coming up now were doing asynchronous learning in front of a screen," said Frasher. "So now you need more sizzle to engage them. You can't talk at them about money. You need a compelling story and experiences."

Finally, Educators sought a solution that offered robust reporting features so they could track learning and course effectiveness at a granular level.

SOLUTION: CUSTOMIZABLE, INTERACTIVE CONTENT

Educators chose Everfi to customize and implement four unique solutions in Wisconsin school districts: *Everfi Financial Literacy*, *Vault*, *Venture*, and *Pathways* digital education resources. Everfi works with corporate and foundation partners to ensure that its online financial education curriculum, training, and support are completely free to K-12 educators and school systems. Purpose-driven organizations like Educators provide social impact to their communities by helping fund the lessons.

Everfi Financial Literacy for High School Students has been used by millions of students for more than a decade. This free foundational course teaches student show to make informed financial decisions that promote financial well-being over their lifetime.

The fun, interactive digital lessons cover subjects such as credit and debt, budgeting, and banking basics. All modules align with Jump\$tart National Standards in K-12 Personal Finance Education and translate complex financial concepts in ways that help students create a starting foundation for lifelong financial wellness.

Vault: Understanding Money is a digital financial education resource for students in grades 4-6 that addresses both financial concepts and social-emotional learning skills that build toward better financial health. Vault focuses on critical life skills such as needs vs. wants, creating a budget, the importance of saving, and cash vs. credit. By leveraging interactive and game-based learning, Vault immerses students in real-life financial scenarios that focus on skill building and responsible decision making. It includes gamified courses with an engaging storyline, diverse cast of characters, and interactions and activities to teach students fundamental financial topics in a fun and immersive way.

Venture uses case studies, interactive business simulations, and personal development activities to teach students how to think entrepreneurially in business and in life. It features an interactive, personalized simulation that leads students through the process of building and maintaining a business and a dynamic “ePortfolio” with a visual representation of both students’ business plan and personal career goals.

Pathways is a free digital course that empowers students to become informed consumers and make wise financial decisions when choosing how to finance their higher education. Through interactive real-world scenarios, students learn how to evaluate the return on investment (ROI) of higher education options and research how to pay for it.

IMPACT: REAL-WORLD BASED LESSONS FOR ALL STUDENTS

Today, Educators’ Everfi financial education modules are supported in 11 counties in Wisconsin. From day one of working with Everfi, Educators had a trusted partner that listened with the input and flexibility to fine-tune courses and add new content where needed.

“We wanted to ensure there were courses on digital safety, crypto, debit cards, and peer-to-peer payment,” said Frasher. “Now, we have a seat at the table. Everfi is responsive and we always keep things fresh with new content and trends.”

Educators placed a special emphasis on adding content that incorporates age-appropriate education around important financial topics. Yet even the most helpful content won’t be effective if it isn’t engaging. Everfi’s modules include gamified, interactive, personalized, and real-world based lessons for students of all ages, so they enjoy learning and stay focused.

“Other solutions offer basic information and the same monotonous videos. There’s rarely any variety or the ability to do a deeper dive on the information presented,” said Frasher. “Students now expect more from their education and Everfi allows us to give it to them.”

Finally, Everfi’s robust reporting capabilities mean that Educators can be sure their programs are working. With a powerful, easy-to-use dashboard, Educators can see course learning scores, year-over-year learning assessments, engagement metrics, survey reports, educator training snapshots, and more.



When it comes to giving back to the community, we don't just check the box, that's not in our DNA. We're very competitive as a credit union and it pushes us to put the best products in front of customers. When it comes to financial education platforms, that's Everfi.

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Everfi’s broad offerings of [free online education programs](#) for adults and K-12 students help amplify your impact in a meaningful way. Through the support of its corporate sponsors, Everfi has been offering financial literacy education since 2008.

Looking to make a measurable difference in your community?

Learn how you can sponsor Everfi’s innovative K-12 financial education solutions [here](#).