



OneMain Financial AND Everfi

Local Impact. National Scale. Measurable Success.



OneMain Financial's mission is to improve the financial well-being of hardworking Americans. In support of this mission, OneMain created Credit Worthy, a free, digital financial education program. Credit Worthy was born from a tenet that has been a part of OneMain's DNA for more than 100 years: equipping individuals with knowledge and tools to manage credit responsibly, empowering them to make informed financial decisions. OneMain has worked with this as an underlying principle for serving customers for more than a century. And now, with Credit Worthy, they are bringing the benefits of financial knowledge to high schools and community colleges across the country. OneMain is teaching the fundamentals of healthy credit habits just as these young adults prepare to apply for student loans, to purchase their first car, or to enter the workforce.

CHALLENGE: Lack of Credit Education

Research shows that only 3 in 10 high school students understand credit scores and even fewer know how to improve a credit score. This is a problem for a generation about to enter adulthood and likely open their first credit card, take a student loan, or perhaps buy their first car.

States have recently begun to acknowledge this gap in financial literacy by passing laws that mandate accredited financial education be taught at the secondary education level. While this is an important step, these mandates are often unfunded, leaving schools searching for high-quality resources on a shoestring budget.

OneMain sought to develop a results driven approach, with detailed reporting on student learning and overall course efficacy. The program needed to be adaptable and effective for students of all backgrounds, as OneMain sought to engage students with interactive and fresh content that emphasized a digital-first curriculum.



When we learned about the lack of credit education available, we knew we had to get involved by providing free financial education to the next generation.

Paola Gacia Abbo
Head of Impact
OneMain Financial

SOLUTION: Creating Credit Worthy

OneMain partnered with Everfi to create Credit Worthy by OneMain Financial, a financial education program that would lay the foundation for young people to better understand and manage credit. This free digital program is available in English and Spanish, delivering critical financial education to high school students nationwide, including in Washington, D.C. and Puerto Rico. 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.

OneMain subject matter experts worked with Everfi to develop the curriculum, including its proprietary credit education module. Everfi established the program's nationwide reach and created connections with high schools across the country.

In addition to the program's digital reach, OneMain and Everfi worked to develop in-person community events and volunteer opportunities for team members to engage with students.

"It was a top priority that team members would be engaged on the ground, in addition to the online education options," said Garcia Abbo. "To do that, we needed a partner with a nationwide network and deep relationships. Everfi had the breadth and depth of resources, research, and staff to take our ideas and bring them to fruition."

In addition, OneMain funds scholarships and provides access to the Credit Worthy Family Resource Center, with free information and tools available for teachers, adults and families.

IMPACT: Increases in Financial Literacy

Since its launch, Credit Worthy by OneMain Financial has made a significant impact. After starting with a 15-school pilot program in 2021, Credit Worthy has reached more than 500,000 students across all 50 states, Puerto Rico, and Washington, D.C. Recent survey data highlights the program's impact on students' financial literacy:

- 126% increase in understanding credit management
- 43% increase students' understanding of how to acquire credit
- 40% increase in knowledge of the impacts of increased credit usage
- 98% increase in the ability to address credit-related challenges

OneMain's robust volunteer program allows for regular in-person interaction between OneMain employees and students in the community. Team members engage with students through in-person events, bringing financial concepts to life through interactive lessons.

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?

"Our volunteer events are great opportunities for team members across all different verticals of our company to come together," said Garcia Abbo. "It's very fulfilling to interact with the students and teachers who are directly benefitting from our curriculum."

So far, OneMain has committed \$600,000 in scholarship funds. The scholarships are presented during in-person community events and provide critical financial support to students pursuing higher education.

VISION AHEAD: Expanding Offerings and Accessibility

Encouraged by the program's success, OneMain plans to increase the number of participating schools annually and expand financial education offerings to additional age groups and educational settings.



The earlier we can educate young people on critical financial topics, the better we can reach them at an age where they can set a better future for themselves. Everfi allows us to meet our mission and reach students early enough to make a real difference.

Paola Garcia Abbo
Head of Impact
OneMain Financial

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. Organizations such as OneMain create a positive social impact within local communities by helping fund and personalize the lessons. Everfi Financial Literacy has been used by millions of students for almost two decades. These foundational courses teach students how to make informed financial decisions that promote financial well-being over their lifetime. The engaging, interactive digital lessons cover subjects such as credit and debt, budgeting, and banking basics.

Explore Everfi's innovative financial education solutions [here](#).