



# **Trends and Opportunities: Sponsoring K-12 Financial Education**

How organizations are building financially literate students and brand affinity across the country





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# Executive Summary

In October 2025, Delaware became the 30<sup>th</sup> state to require a personal finance course for high school graduation. These financial education mandates are critical to ensuring that all students learn the skills to manage their finances. However, these mandates are often unfunded, meaning lawmakers pass requirements but don't allocate the necessary budget. School districts then rely on their communities' wealth to fund programs, which can lead to disparities in proficiency based on demographics and socioeconomic status. Private sector support is both needed and welcomed by school districts to help positively impact the next generation. Since 2008, Everfi has been committed to partnering with school districts to provide financial education to millions of students, we've learned a few things along the way about how the private sector can help implement thoughtful, effective, and trusted personal finance education.

**Businesses can use this report to be more efficient and impactful as they learn:**

- Why private sector support is needed
- How to get involved and meaningfully impact the next generation
- How school districts integrate personal finance education into schools
- The business benefits of sponsoring financial education in schools

## Why Sponsor Financial Education in K-12 Schools

### Collaboration is Key

Financial education is often included in a school district's Career and Technical Education (CTE) program, and CTE funding is tied to how districts demonstrate innovation and advancement of the CTE program. This makes collaboration and support from the private sector a natural fit in providing innovative resources and measurable opportunities for students to develop skills that will set them up for success beyond graduation.

### Instructional Depth and Breadth

More than 21,700 schools use Everfi's suite of personal finance resources to meet curriculum standards and state mandates where applicable, all while setting students on a path to lifelong financial wellness.

### Build Brand Affinity

Everfi's platform is specifically designed for brand impressions, allowing you to reach students in a trusted classroom setting. Opportunities include adding a welcome video within the course from your organization and customizing student certificates of completion to your brand.

### Volunteer and Work-Based Learning Opportunities

Sponsoring personal finance education in K-12 schools not only benefits students' educational needs, but also offers employees meaningful volunteer and mentorship opportunities to engage with and support their communities.

# The Case for Financial Education

A recent report from the [Global Financial Literacy Excellence Center](#) shows that the average American is failing at understanding finances, **scoring just 48% on a financial literacy test**, with groups scoring as low as **37%** in certain areas.

To change this trend, we need to prioritize educating our youth and ensuring students have access to high-quality financial education materials. Organizations are in the unique position of being able to support personal finance programs, making resources available to K-12 schools at no cost, while building brand affinity and meeting corporate social impact goals.

## Why Financial Literacy Matters

Having a financially literate populace has far-reaching positive benefits, including:

- **Economic Stability and Growth**  
Financially literate individuals can make more informed decisions about saving, investing, and spending.
- **Reduced Poverty and Inequality**  
Financial literacy empowers individuals to make better financial decisions, access credit responsibly, and take advantage of financial opportunities.
- **Increased Personal Well-being and Quality of Life**  
Individuals who understand financial concepts are better equipped to plan for the future, manage emergencies, and achieve their unique financial goals.
- **Higher Savings Rates and Investment**  
A population that values and understands the importance of saving and investing contributes to higher savings rates.
- **Improved Retirement Security**  
Financial literacy enables individuals to plan effectively for retirement, ensuring they have adequate resources to support themselves in their later years.
- **Entrepreneurship and Innovation**  
Financially literate individuals are better equipped to start and manage businesses, contributing to job creation and economic dynamism.

A few of the most concerning statistics include:

Women scored an average of 10 points lower than men.

Black and Hispanic Americans scored lower than Asian and white Americans.

On average, Gen Z correctly answered only 37% of the index questions in 2024, the worst performance of any age group.



The case for financial literacy education

### FORTUNE

**Our nation is facing a savings crisis. It will take a unified effort to correct it**



**Young people are getting bad financial tips on TikTok**

Social media may be leading young people astray when it comes to financial literacy. CEO of Everfi Ray Martinez says some influencers are giving bad advice on money management to impressionable users.



**What does the future of financial literacy in schools look like?**

The new governmental emphasis on including financial literacy in K-12 education demonstrates a rising recognition of the benefits researchers have already demonstrated.

# High School Financial Literacy

Increasingly states are adopting financial education mandates, and each state's mandate is unique, typically requiring that personal finance be implemented in a standalone class or integrated into another course, like economics.

However, a single course is not enough. Like math and reading, financial education should be taught on a continuum throughout K-12. Integrating consumer skills and basic economic principles within elementary and middle school can ensure our students have sufficient background knowledge prior to entering high school where they may be exposed to a financial education or personal finance course.

Financial education can help improve the lives of millions of high school students by giving them the skills they need to make informed decisions. Yet according to [Intuit's Financial Education survey](#), most high school students today rely on their parents for any financial knowledge.



of U.S. high school students say that they are interested in learning about financial topics in school.



of students who currently receive financial curriculum find it helpful.

**There is a massive opportunity to fill this gap and empower the next generation by teaching financial education in our schools.**

**81%** of high schoolers get their financial knowledge from their parents or guardians.

**19%** of high schoolers are turning to social media for advice.

**59%** can't determine if it's accurate.

**The top three things high school students wish they knew about managing finances are:**

**43%** How to become wealthy

**40%** How to save money

**37%** How to avoid debt



# The Importance of Career-Connected Learning

Our nation is currently experiencing a skills gap crisis that cannot be addressed by college education alone. The jobs of the future are being developed today, presenting us with a rare opportunity to encourage high school students to pursue careers that align with the needs of emerging sectors such as artificial intelligence and green energy.

Fortunately, students are seeking a clear link between their education and securing a good job, and many feel there should be more real-world learning opportunities. Integrating career-connected learning and involving industry professionals in the classroom are crucial steps toward bridging the divide between traditional education and the demands of modern industries.

Career-connected learning and industry involvement is a natural fit and important component of K-12 Career and Technical Education (CTE) programs. Used by 12.3 million students, CTE programs are designed to equip students with technical skills and knowledge specific to various industries, such as:



 **Health Sciences**

 **Information Technology**

 **Finance**

 **Business**

 **STEM**

CTE programs are a practical place to include personal finance education—and many states do. Coupling personal financial education—which is crucial for students to manage their money effectively, make informed financial decisions, and achieve long-term financial stability—with CTE and career-connected learning provides students with practical skills they will use throughout their lives and better prepares them to manage their finances as they move beyond high school.

# Why Classroom Volunteerism Matters

When private sector employees volunteer in the classroom, there are numerous benefits to students, the school, the volunteers, and the companies they represent. These benefits contribute to educational enrichment, community engagement, and personal and professional development.

## Benefits to Students and Schools

- 1. Enhanced Learning Experiences**  
Corporate volunteers bring real-world expertise and perspectives into the classroom, enriching the curriculum with practical knowledge and skills that complement theoretical learning.
- 2. Mentorship and Role Models**  
Volunteers can serve as mentors and positive role models, providing guidance, encouragement, and support to students. This can boost students' confidence and motivation.
- 3. Resource Enhancement**  
Schools benefit from the additional resources and expertise that corporate volunteers bring, which can support and enhance educational programs and initiatives to connect the dots for learners.
- 4. Community Partnerships**  
Collaborations with businesses strengthen school-community ties, fostering a supportive network that can provide ongoing support and resources.
- 5. Improved Student Outcomes**  
Engagement with corporate volunteers can lead to improved academic performance, higher student engagement, and better overall educational outcomes.

## Benefits to Volunteers and Companies

- 1. Personal Fulfillment**  
Volunteering in the classroom provides a sense of satisfaction and fulfillment, as volunteers make a meaningful impact on students' lives and contribute to their communities.
- 2. Enhanced Corporate Reputation**  
Companies that encourage and support employee volunteering demonstrate a commitment to social responsibility, enhancing their reputation and brand image in the community.
- 3. Employee Engagement and Retention**  
Volunteer programs can increase employee morale, job satisfaction, and loyalty, leading to higher levels of engagement and retention.
- 4. Community Relations**  
Corporate volunteering fosters positive relationships with the local community, which can lead to stronger community support and goodwill.
- 5. Workforce Development**  
By investing in education and supporting students' development, companies contribute to the cultivation of a skilled and capable future workforce.



# Engaging Gen Z and Shifting Attitudes

To win over Generation Z and turn them into loyal customers, you need more than an engaging social media presence and convenient retail location. Young consumers are inclined to support companies that align with their values and are committed to making a positive impact in their community. Engaging students in the classroom provides an exclusive opportunity to connect with the next generation in a trusted, distraction-free setting. With Everfi's extensive K-12 network, you can reach an unmatched network of students, teachers, and district administrators while enhancing brand engagement, fostering meaningful interaction between employees and young people, and cultivating relationships with future customers.

Financial institutions need to show young consumers that they truly care about their financial well-being.

Authentically engaging with young consumers through financial education sponsorships has real and lasting impacts. Research shows that students who take a personal finance class tend to have:

- Higher credit scores
- Lower loan delinquency rates
- Reduced use of risky services such as payday lending
- Increased savings rates



## Average Learning Gains by School Level

**20%**

**Elementary**  
Topics include responsible decision making, income and careers, budgeting

**25-35%**

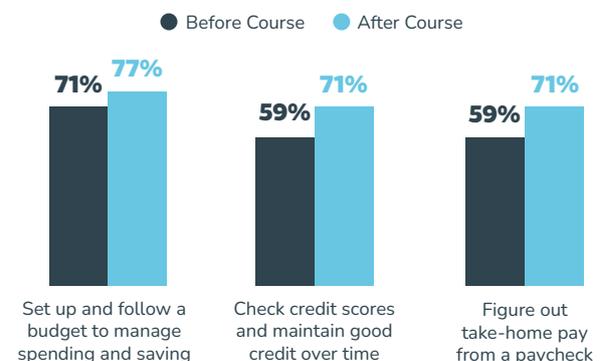
**Middle**  
Topics include financial values, goal setting, budgeting, saving, taxes, economics

**24-51%**

**High**  
Topics include credit, debit, budgeting, investing, entrepreneurship, financial aid

## After taking Everfi: Financial Literacy®,

share of students who are at least somewhat prepared to:

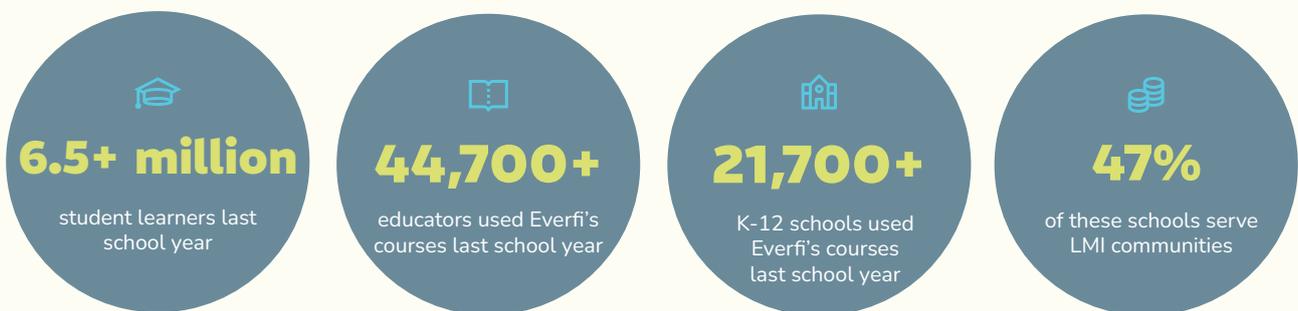


# Benefits of Sponsoring K-12 Financial Education

The need for financial education in communities and schools is more critical than ever – especially for girls, people of color, and those in under-resourced communities.

Everfi's K-12 Financial Education suite is built to maximize student knowledge gains around important financial topics while keeping them engaged with interactive, real-life scenarios.

By partnering with Everfi, your institution can provide meaningful financial education through a scalable digital program while demonstrating impact via data-driven reporting.



## Financial Education Courses Available for Sponsorship:

- Financial Literacy for High School
- Econ Foundations: Economics for High School
- Modern Money: Safe Digital Banking
- Pathways: Financing Higher Education
- Crypto Foundations
- Grow: Financial Planning for Life
- Venture: Youth Entrepreneurship

## Benefits of an Everfi Partnership:

- Learning platform that is white-labeled to your brand
- Engage directly with the upcoming generations in a trusted classroom setting
- Build brand affinity and awareness with future potential consumers
- Scalable, research-based digital education program
- Data insights and reporting to help you communicate your impact story
- Our experienced, on-the-ground K-12 team will ensure maximum impact on your behalf

**MassMutual**  
Foundation

**PENFED**  
CREDIT UNION

**TIAA**

**INTUIT**  
for Education

**FIRST BANK**



## How To Get Involved

Thanks to our vast network of partners, Everfi provides schools with hundreds of digital personal finance lessons for students, along with services like district-wide training and 24/7 support—all at no cost.

If you'd like to join the hundreds of organizations that partner with Everfi to teach these critical life skills and make a lasting community impact, go to:

[everfi.com/sponsorship](https://everfi.com/sponsorship)

