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VyStar Credit Union AND Everfi

Empowering Financial Wellness Through Personalized Financial Education

VyStar Credit Union's commitment to financial education stems from its founding purpose: to serve and uplift its members by helping them achieve their financial goals. That purpose is rooted in its origins at Naval Air Station Jacksonville, where 12 military and civil service members came together to create financial stability for their peers. Today, that same ethos drives VyStar to ensure every member has access to the tools, resources, and education needed to make confident financial decisions. VyStar is the second-largest credit union headquartered in Florida, serving more than one million members with more than $14 billion in assets. With a strong presence across Central and North Florida and 26 counties in Georgia, VyStar is also the largest mortgage lender in Northeast Florida and a major regional employer with over 2,300 employees.

CHALLENGE: Expanding Beyond In-Person Presentations

In VyStar's service region, financial education gaps remain a major barrier to economic mobility. As a credit union founded to serve military families and underserved communities, VyStar has long recognized the disparities in financial access and knowledge among its members.

Before becoming part of VyStar, members often encountered significant financial education challenges. From youth aging out of foster care and first-time vehicle buyers to military spouses managing fluctuating incomes and young families preparing for homeownership, many struggled to make informed financial decisions due to limited access to reliable guidance. Traditional educational methods such as brochures, pamphlets, and in-person seminars frequently fell short, lacking accessibility, personalization, and measurable outcomes.

Recognizing these gaps, VyStar sought to provide targeted financial education, equipping its members with the knowledge and tools necessary to make confident financial decisions and achieve long-term stability.

> **Our members are unique and diverse. One-size-fits-all solutions don't work for them. We needed something that could meet members where they are in life—and actually help them take action."**
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> **Mary Gustafson**
> VP of Product Marketing
> VyStar Credit Union

The VyStar team needed a solution that could customize content to different life stages and financial needs while also engaging and incentivizing users. Further, they sought to provide measurable outcomes by tracking key performance indicators such as user engagement, module completion rates, improvements in financial health scores, goal attainment (e.g., increasing savings or reducing debt), and member satisfaction.

SOLUTION: Accessible Financial Education

After vetting several financial education providers to see what solutions could meet these needs, VyStar selected Everfi, a leading provider of digital financial education, to help build and deliver a financial education solution to its members.

Everfi's Achieve platform provides the flexibility and customization VyStar needed for its members, enabling them to launch VyStar Financial Fitness in February 2024. The program features an interactive financial quiz to assess a member's financial health and bite-sized educational modules on a variety of financial topics like budgeting, savings, investing, and credit management.

In addition, VyStar has been able to expand its financial education offerings through the Achieve platform and developed the VyStar Savings Challenge to boost financial confidence and cultivate lifelong healthy savings habits, while encouraging participants to save at least $1,000.

The credit union has also partnered with Family Support Services (FSS) to launch the Fostering Financial Fitness program to provide financial education and banking access to youth in foster care in Florida.

> **Everfi is the best fit because it allows us to really customize and find solutions that are not only bringing value but are bringing ease and interactive learning to our members.**
>
> **Mary Gustafson**
> VP of Product Marketing
> VyStar Credit Union

IMPACT: Building Confidence and Better Habits

Unlike one-size-fits-all programs, VyStar's Financial Fitness initiative stands out for its hands-on approach to financial education. VyStar actively promotes learning through community fairs, student outreach, and media amplification, which has contributed to an increase in overall engagement with the platform. The strategic partnership with Everfi has enabled VyStar to offer on-demand education to its members and leverage data insights to continuously refine and expand its offerings.

The VyStar Savings Challenge has proved to be a huge success. Through Everfi financial education modules, ongoing support through a dedicated Facebook group, and the opportunity to double their savings, VyStar empowered members to take control of their financial future. The VyStar Savings Challenge resulted in more than 31,000 participants engaging with the platform, including many non-members. Among VyStar members, 21% saved more than $1,000 in the Savings Challenge, contributing to a collective $5.17 million saved by participants.

Additionally, 66% of participants boosted their financial health scores from the initial quiz, showing measurable improvement in their financial well-being. In May 2025, VyStar awarded 10 participants $1,000 for participating in the challenge.

Using the Achieve platform has allowed VyStar and FSS to reach youth in foster care, who often struggle to open checking and savings accounts due to legal, education, and transportation barriers, limiting their ability to develop financial independence.

Since launching the Fostering Financial Fitness program in April, 50 youth in foster care in Florida have benefitted by taking the Everfi Achieve financial education modules to learn skills like how to manage their credit scores, how to protect their identity and personal information, and how to save and budget for college. This program will help empower youth in foster care to learn financial basics and independently open banking accounts.

VISION AHEAD: Meeting Diverse Member Needs

Committed to expanding its impact, VyStar plans to leverage grant funding to scale financial education programs for youth in foster care, continue innovating in digital education and invest in long-term community financial wellness and economic growth.

VyStar's strategic partnership with Everfi demonstrates how financial institutions can drive meaningful change through personalized, data-driven, and community-focused education, empowering individuals and strengthening communities alike.

Additionally, VyStar collaborated on co-branded initiatives with partners like Florida State University, to help serve students, parents, and staff with relevant financial education, and received national recognition through the Sargent Shriver Excellence in Community Service Award by the National Head Start Association, by supporting pre-K families and staff through incentivized learning.

> **This isn't just about banking. It's about doing good—helping people feel confident and in control of their financial future. That's why we partnered with Everfi. That's what this is all about.**
>
> **Jonathan Hanson**
> Senior Vice President of Marketing Strategy and Member Engagement
> VyStar Credit Union

Everfi Achieve is just one of Everfi's broad offerings of free online education programs for adults and K-12 students. Through the support of its corporate sponsors, Everfi has been offering financial literacy education since 2008.

Interested in gaining a tangible business edge through personal financial education?

Explore Everfi's innovative financial education solutions here.