



Building Future Customers Today:

The Emerging Role of K-12 Partnerships in Financial Services

An Industry Insight Report from Everfi



Executive Summary

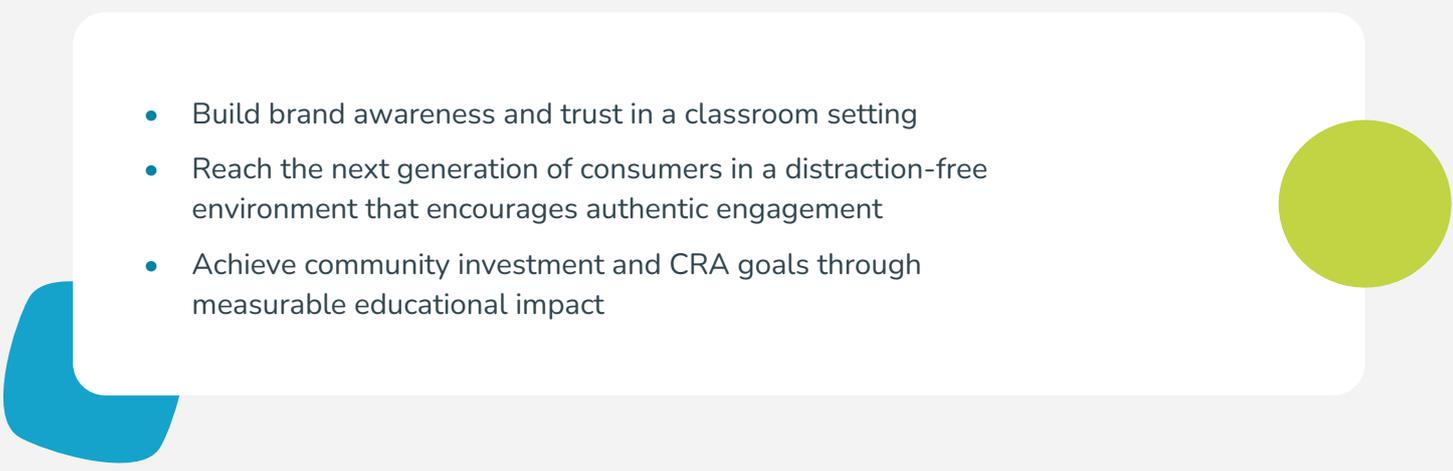


Today, as traditional marketing channels struggle to resonate with younger generations, financial institutions face a critical challenge: how to build meaningful, trust-based relationships with future customers who are increasingly skeptical of conventional advertising.

Amidst this backdrop, financial education has emerged as a powerful way to connect with current and future customers, while also addressing growing state mandates. In just three years, the number of U.S. states requiring a standalone personal finance course for high school graduation has nearly doubled—from 17 states in 2022 to 30 states in 2025. This surge reflects a growing national consensus that financial literacy is essential for young people, especially as they face rising costs of living, student debt, and complex financial decisions earlier in life.

At the same time, many schools lack financial resources and trained educators to deliver high-quality personal finance education. Without funding for curriculum development and teacher training, even mandated programs often fall short of meaningful implementation.

This report explores how investing in financial education initiatives with local K-12 schools can help financial institutions:

- Build brand awareness and trust in a classroom setting
 - Reach the next generation of consumers in a distraction-free environment that encourages authentic engagement
 - Achieve community investment and CRA goals through measurable educational impact
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By tapping into established K-12 education networks, financial institutions have a powerful opportunity to gain authentic brand exposure, demonstrate community commitment, and build relationships that translate into lifelong customer loyalty. All with a strategy that delivers measurable ROI and outperforms traditional customer acquisition methods.

The Trust Gap: Why Traditional Marketing Struggles to Engage Younger Generations

When it comes to engaging younger generations, authenticity is imperative. Today's youth are incredibly digitally savvy, having grown up with mobile devices, social media, influencer culture, TikTok videos, and information overload. They're skeptical of traditional advertising and find word-of-mouth recommendations more credible.¹ Young consumers often prioritize purpose over product, choosing brands that reflect their values and contribute to social good.

This fundamental shift in how young people interact with brands requires a different approach to marketing. If your strategy isn't shifting to meet their expectations, you risk falling behind your competition.

That's why K-12 school partnerships are a compelling opportunity to invest in the next generation.

While traditional customer acquisition strategies target customers after they've already formed banking preferences, school-based financial education offers a unique value: building trust and brand exposure with millions of potential customers before they enter the financial services marketplace.

Financial institutions can gain powerful brand exposure by helping today's youth develop the real-world skills they need most, like building a budget, managing digital banking and payment applications, and understanding the interconnection between financial health and mental health.

Educational settings foster a unique form of credibility that traditional marketing channels can't match. When financial institutions invest in school-based education, they're not just doing good; they're building trust, loyalty, and lifelong brand affinity with the next generation.

While traditional marketing might capture seconds of attention, school partnerships can create more lasting, meaningful interaction with each student every time they engage with the educational content you provide, making it a uniquely powerful channel for brand-building and educational impact.

When financial institutions connect with schools to teach essential financial and life skills, students are introduced to a brand in the context of giving back to communities, all while providing something of worth that's critical to students' growth and well-being.

¹ <https://www.pymnts.com/consumer-insights/2025/72percent-of-zillennials-trust-recommendations-more-than-ads-when-shopping>



Financial Education: Critical Life Skills for Tomorrow's Adult Consumers

Today's young adults face increasingly complex financial decisions, yet many lack the preparation to navigate them confidently. Most college graduates begin their careers burdened by debt, stepping into an unpredictable job market amid soaring living costs. This jarring transition to adulthood comes as a shock to many young people, who've had little exposure to trusted, practical financial education on topics like loan repayments, saving for emergencies, or understanding when to start investing for retirement. This financial stress is having a real impact on their mental health. According to recent surveys, 75 percent of those under 34 years old report they've been stressed about their financial situation with many expressing a lack of preparedness for unexpected expenses.²

That's one reason why financial education is so important. It provides students with the critical knowledge and skills they need to make informed decisions at pivotal moments in their lives, whether it's understanding student loans, creating a budget, or staying on top of their credit score.

Today's financial education can be delivered through fun, interactive, mobile-friendly formats that align with young people's learning preferences. It can deliver more than just academic content, imparting critical life skills that build confidence and competency. Students who receive quality financial education show improved financial behaviors and decision-making capabilities, setting them on a path toward greater financial stability and independence as they transition into their adult lives.³

²<https://www.aicpa-cima.com/news/article/younger-americans-bearing-the-brunt-of-pandemic-financial-stress-aicpa>

³<https://everfi.com/press-releases/results-of-new-study-reveal-the-importance-of-multiple-financial-education-interventions>

The K-12 Partnership Advantage: Scale, Engagement, Reporting

Individual outreach efforts, while well-intentioned, rarely achieve scale. For a small team to reach thousands of schools and millions of students is simply impractical—and the challenge only compounds when you consider what research tells us: students need multiple financial education interventions, not just a single course, to see real impact.⁴ Additionally, some school districts—including New York City Public Schools, the nation’s largest school district—are undertaking detailed program reviews and only allowing approved resources to be used in their classrooms.⁵

Attempting to cut through the red tape and bureaucracy of school systems to access one district at a time or building an in-house curriculum and implementation team can be extremely expensive and difficult to replicate.

Financial institutions need partners that can deliver both breadth and depth, reaching students at national scale with broad curricula that cover a wide range of age-appropriate topics. Leading education platforms have built deep connections with K-12 school systems and can offer access to thousands of school districts, tens of thousands of schools, and millions of students annually with on-the-ground implementation teams, teacher toolkits and dashboards, and outreach that make it easy to engage students and teachers.

Working with a vetted educational partner who can provide a turnkey solution for sponsored financial education in public schools—whether at the hyperlocal level or nationally—can help set your program up for success.

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We had two employees trying to reach as many schools as possible, building the program on the fly, and doing it all face-to-face. We could only be in so many places at once.”

– Malcolm Johnson,
Vice President of Community Engagement, Canvas Credit Union



Additionally, a truly effective program goes beyond having brands just put their logo on a digital course; they create multiple touchpoints, from welcome and exit messages to learning incentives and even scholarships. The result: more brand awareness, real educational value, and positive associations with your brand.

This brand exposure is not only meaningful but also measurable. On average, students spend more than 40 minutes engaged with the brand every time they log on to a course, compared to mere seconds with other marketing channels.

⁴ <https://everfi.com/press-releases/new-study-by-everfi-and-the-massmutual-foundation-underscores-the-critical-importance-of-multiple-financial-educational-interventions>

⁵ <https://everfi.com/press-releases/everfi-to-provide-high-school-financial-education-resources-for-the-nations-largest-public-school-district/>

Engagement Time Comparison

Channel	Average Engagement Time	Notes
Everfi Educational Content	40 minutes	Deep, sustained interaction in a learning context
TikTok Video Ads 	6-10 seconds	Most effective ads deliver their message within the first 3 seconds
Instagram Stories 	7-9 seconds	Quick swipe-through format with minimal retention
YouTube Pre-Roll Ads 	15-30 seconds	Often skippable after 5 seconds; retention varies
Display Ads (Web) 	1-3 seconds	Passive exposure very low interaction time

The best partners also provide clear visibility on reach, engagement, and true outcomes, with powerful reporting capabilities that let you quickly show Community Reinvestment Act (CRA) compliance to regulators, and program value to stakeholders. This includes real-time visibility into program impact, with granular data on district- and school-level participation and total hours of learning.

In addition, strong partnerships help reduce legal, curricular, and reputational risk while fostering community engagement and trust. Courses that are built to align with state and local standards and are vigorously evaluated for efficacy⁶ make it easier to demonstrate and document measurable community impact.

With the right partner, businesses support quality learning, students connect to critical life skills, and organizations see valuable ROI from meaningful engagement.

⁶ <https://www.blackbaud.com/newsroom/article/futuresmart-financial-education-program-earns-essa-evidence-badge?utm>

School Partnerships in Action: Canvas Credit Union

Canvas Credit Union, based in Denver Colorado, has long championed financial empowerment, but with a small two-person team dedicated to managing its financial education program, the credit union faced challenges scaling its K–12 financial education efforts. Visiting classrooms one-by-one limited their reach, leaving many students in their footprint without access to critical skills like budgeting, credit, and saving. Canvas wanted to do more, faster.

In 2016, Canvas partnered with Everfi to deliver scalable and engaging digital financial education to students in both English and Spanish. The learning experience, fully private-labeled with Canvas branding, provided consistent lessons across schools, increasing Canvas' brand visibility while also enabling employees to engage directly in schools through Everfi's Classroom Connect tool.

The results have been transformative. In the 2024–2025 school year alone, Canvas reached 5,600+ students across 300 classrooms, with employees contributing more than 4,000 volunteer hours. Looking ahead, Canvas is expanding its footprint to meet Colorado's new personal finance graduation requirement, cementing its role as a leader in community financial wellness.

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Everfi outshined everyone. The modules were easy to use, easy to explain, and let us be present—even when we couldn't physically be in the classroom.”

– Malcolm Johnson,
Vice President of Community Engagement, Canvas Credit Union



[Read more](#) about how Canvas and Everfi are empowering students with financial confidence at scale.

Getting Started:

An Implementation Framework

Successfully implementing a K-12 financial education partnership requires strategic planning, careful partner selection, and thoughtful community engagement. The following framework provides a structured approach to launching and scaling your program, from securing internal buy-in to measuring long-term impact.

01

Strategic Planning and Internal Alignment

Building a strong foundation begins with securing executive support and understanding your market opportunity.

Leadership Engagement:

- Secure executive sponsorship and cross-departmental support
- Align educational partnership goals with existing business objectives
- Establish budget parameters and resource allocation plans
- Define success metrics and evaluation frameworks

Community Impact Assessment:

- Identify target geographic markets and demographic segments
- Research local school districts and educational leadership
- Assess community needs and competitive landscape
- Evaluate potential partnership opportunities and platforms

02

Platform Selection and Partnership Development

Selecting the right partner is critical, evaluate platforms based on reach, quality, and alignment with your objectives.

Vendor Evaluation:

- Review educational technology platforms for scale, reach, and credibility
- Assess research-based evidence and institutional validation
- Evaluate data privacy and security compliance
- Consider integration capabilities and customization options

Partnership Negotiation:

- Define sponsorship levels and brand exposure opportunities
- Establish geographic coverage and market penetration goals
- Align on performance metrics and reporting requirements
- Plan launch timeline and implementation support

Launch and Community Engagement

Effective launch requires coordinated internal communication and strong school relationships to drive adoption and impact.

Program Launch:

- Communicate partnership benefits to internal stakeholders
- Engage local school districts and educational leadership
- Train employees on volunteer and engagement opportunities
- Develop community storytelling and communication strategies

Ongoing Management:

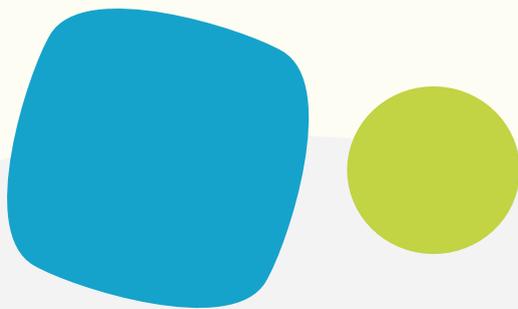
- Monitor real-time usage and engagement metrics
- Respond to community feedback and partnership opportunities
- Document impact and success stories for stakeholder communication
- Plan expansion and scaling strategies based on initial results



Building Trusted Relationships with Tomorrow's Customers, Today

Today's youth are simply tuning out traditional marketing efforts. Those that rely on the same old playbook for customer acquisition and marketing are likely to lose these younger generations before they even enter the financial marketplace. At the same time, demand for financial education in schools continues to accelerate, without the funding to pay for it.

These converging trends create an exciting opportunity for banks and credit unions to partner with K-12 school systems. By meeting students where they are in the classroom, banks and credit unions gain a clear advantage: the chance to provide real impact, strengthen community ties, and establish trusted brand relationships that last a lifetime.



Ready to explore the school channel advantage for your institution?

Partner with Everfi to build authentic community engagement, measurable impact, and lifelong customer trust through K-12 financial education.

[Learn more](#) >



