

THE SCHOOL CHANNEL ADVANTAGE

# How K-12 financial education builds trust, engagement, and lifelong customer relationships



## Reaching the Next Generation Requires Trust

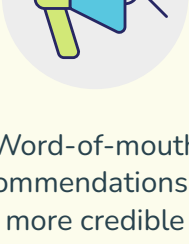
Traditional marketing no longer resonates with young consumers. Financial institutions must find authentic, relevant ways to connect with the next generation.

### The Trust Gap

Traditional marketing is losing effectiveness.



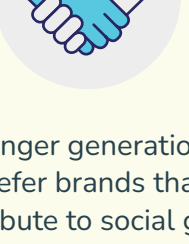
Ads are ignored or skipped



Word-of-mouth recommendations are more credible



Purpose is prioritized over product



Younger generations prefer brands that contribute to social good

## The Trust Advantage of Financial Education

Students face increasingly complex financial decisions but lack the preparation to navigate them confidently.

# 3 in 4

young adults feel financially stressed about their financial situation – and unprepared for what's ahead.

Schools are where trust begins, making financial education the foundation for lasting relationships.



Through high-quality financial education, students learn how to:



Budget and manage spending



Protect their digital security and privacy



Track income and expenses



Invest safely and plan for the future

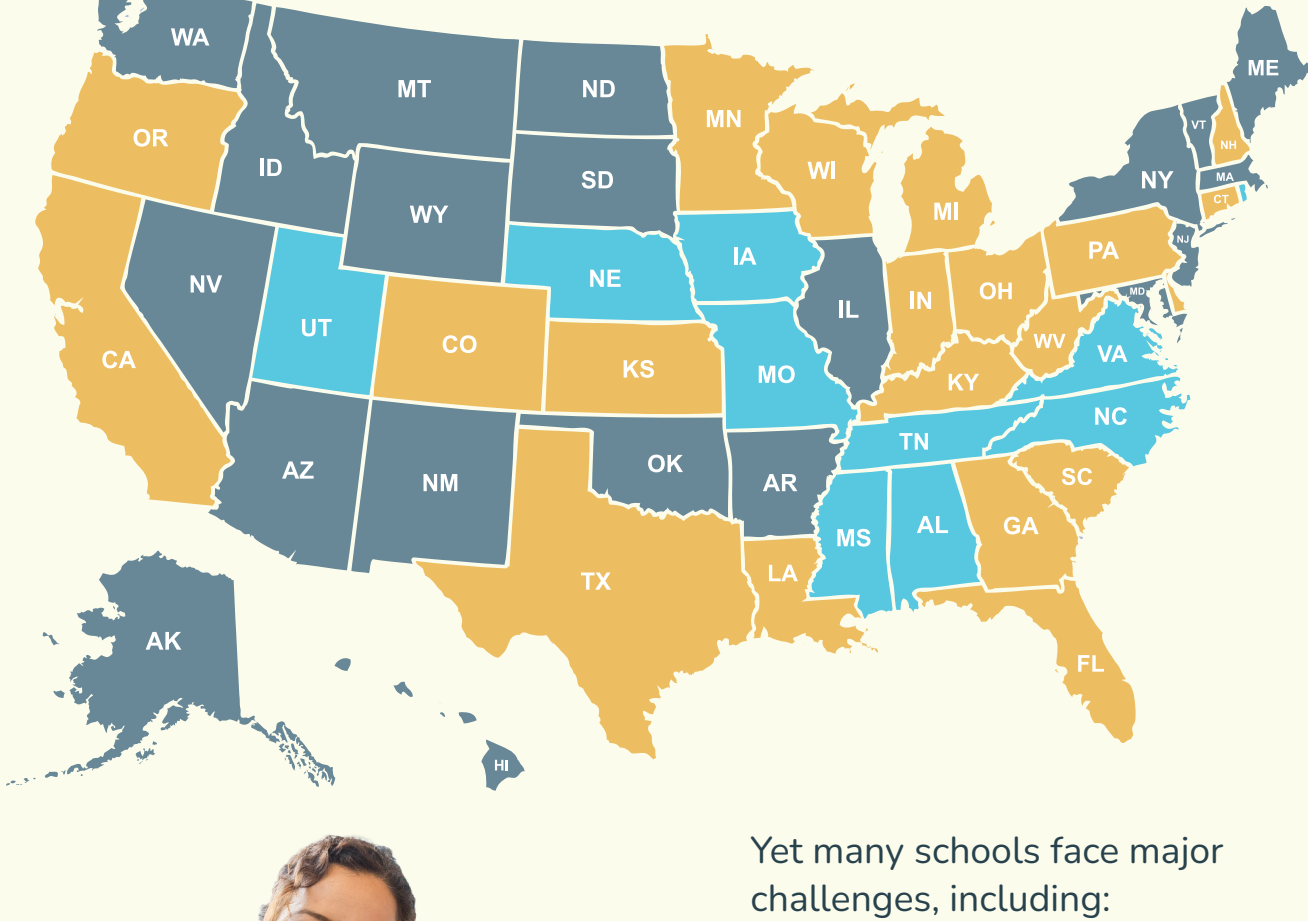


Understand credit, debt, and borrowing

Financial education builds more than knowledge—it builds confidence, capability, and real-world readiness.

## The Financial Literacy Landscape is Rapidly Changing

30 states now require personal finance courses for graduation—nearly double the 17 that required it in 2022. Financial education isn't optional anymore. It's mandatory.



Yet many schools face major challenges, including:

- Limited funding
- A shortage of trained educators
- Lack of scalable, high-quality curriculum

## Unfunded Mandates Create Win + Win Partnership Opportunities

Schools are required to teach financial literacy but often lack the budget and resources to do it.

Financial institutions can fill the gap by sponsoring programs that help schools meet mandate requirements while building authentic connections with future customers.

Students gain essential skills. Schools gain support. Financial institutions earn trust.

**Schools benefit from:**

- Research-backed, turnkey curriculum
- No-cost access for students and educators
- Support that helps meet graduation requirements

**Financial institutions benefit from:**

- Credible brand exposure in a trusted environment
- Measurable, high-quality engagement
- Alignment with CRA and social impact goals

## Engagement That Traditional Marketing Can't Match

Students spend 40+ minutes engaged with your brand in a single session—delivering meaningful impact, not fleeting impressions.

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 within 5 seconds; retention varies
Display Ads (Web)	1-3 seconds	Passive exposure very low interaction time

This depth of engagement creates:

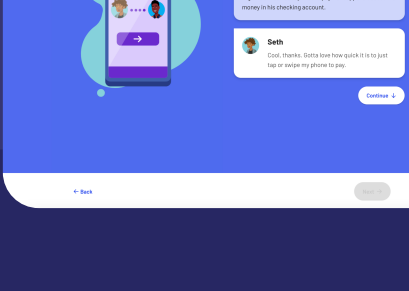
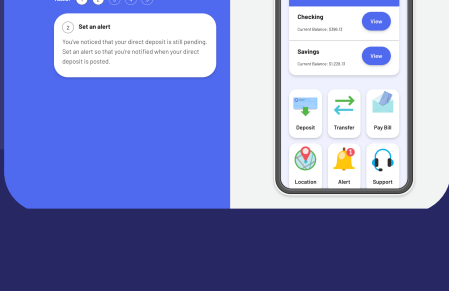
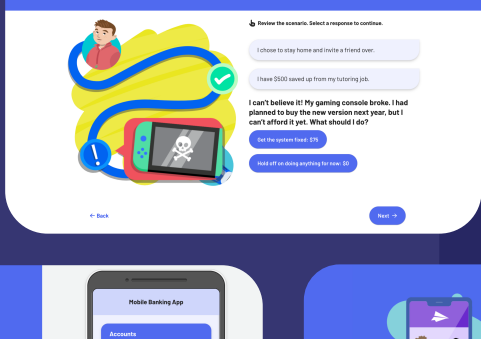
- Familiarity
- Trust
- Recall

Far beyond what traditional advertising can achieve.

## Engagement That Traditional Marketing Can't Match

Students spend 40+ minutes engaged with your brand in a single session—delivering meaningful impact, not fleeting impressions.

- Builds early trust and brand loyalty
- Demonstrates real, measurable community impact
- Reaches families through students
- Supports CRA and social impact initiatives



### Everfi's reach and impact:

**6.5 million** learners reached each school year

**3 in 5** school districts across the U.S. and Canada use Everfi

**47%** of partner schools serve low- to moderate-income (LMI) communities

## Engagement That Traditional Marketing Can't Match

It's a long-term growth strategy. By supporting financial education in schools, financial institutions build trust where it starts, helping students develop lifelong skills while creating meaningful, lasting connections with future customers.

Learn how your organization can get started:

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