



SouthEast Bank AND Everfi

Expanding Financial Literacy Access Across Tennessee



For more than a decade, [SouthEast Bank](#) has invested in expanding access to financial education for students and families across Middle and East Tennessee. With an eight-county footprint and deep ties to the communities it serves, the bank is recognized not only as a trusted financial institution, but as a committed community partner focused on opportunity, education, and long-term financial stability. As financial literacy requirements evolved and the demand for accessible, standards-aligned education grew, SouthEast Bank sought a way to scale its impact, particularly for students in low- to moderate-income (LMI) communities. At the same time, the bank aimed to strengthen its Community Reinvestment Act (CRA) strategy. That commitment led to a long-standing partnership with Everfi that continues to shape how financial education is delivered across SouthEast Bank's communities.

CHALLENGE: Scaling Financial Education in a Mandated but Fragmented Landscape

Tennessee was one of the first states to require a semester of personal finance education for public, private, and accredited home schools, beginning with the graduating class of 2013. However, the requirement did not include a standardized curriculum, leaving schools to piece together materials that varied widely in quality, consistency, and depth.

Prior to fully leveraging Everfi, SouthEast Bank supported financial education through a combination of in-person school presentations, counselor-led outreach, and digital resources hosted online. While effective in some settings, this approach relied heavily on physical access to classrooms and lacked consistent measurement of student learning outcomes.

That model was significantly disrupted in 2020 when schools restricted outside classroom access due to COVID-19. While SouthEast Bank adapted by creating digital presentations focused on school transitions, FAFSA, and financial aid, the bank needed a more comprehensive, scalable solution that could deliver structured personal finance instruction, track learning outcomes, and continue reaching students regardless of in-person limitations.



There was a clear mandate for financial education in Tennessee, but no consistent way for schools to deliver it at scale or measure its impact. We knew we could play a bigger role in a solution for our region.

Ron Gambill
Executive Vice President
SouthEast Bank

SOLUTION: A Standards-Aligned, Scalable Partnership for Schools and Communities

Everfi provided SouthEast Bank with a flexible, standards-aligned financial education solution that addressed both educational and operational challenges. The *Everfi Financial Literacy For High School* and *Vault* courses cover essential topics such as banking basics, budgeting, consumer skills, credit and debt, insurance, employment, taxes, and digital financial safety—meeting many of the standards required by Tennessee schools while allowing educators to tailor instruction to their classrooms.

One of the most valuable aspects of Everfi's platform is its built-in pre- and post-course assessments, which give educators and bank leaders clear insights into student knowledge, attitude and intended behaviors before and after completing coursework. This visibility allows SouthEast Bank to measure growth, demonstrate impact and continuously refine how and where it invests in financial education.

Everfi also removes financial and administrative barriers for schools. SouthEast Bank sponsors the program, making the curriculum available at no cost to participating schools, an important benefit as school budgets remain constrained. In addition, Everfi's K-12 implementation team supports educators with onboarding and classroom integration, ensuring the platform is easy to adopt and effective in practice.

For SouthEast Bank, the partnership also provides a way to refine outreach and clearly share results through Everfi's detailed reporting capabilities. The bank uses Everfi to support its CRA strategy by prioritizing engagement with schools across its eight-county footprint, while documenting the number of schools served, students reached, and hours of learning completed. Tools like Classroom Connect, combined with outreach from branch managers, help the bank build and sustain meaningful relationships with local schools.

IMPACT: Measurable Outcomes for Students, Schools, and CRA Performance

SouthEast Bank's partnership with Everfi has delivered consistent, measurable results across its Tennessee communities. During the 2024–2025 academic year, the program reached **2,600 students across 30 high schools**. Students completed **more than 6,800 hours of financial education**, reflecting both strong participation and meaningful engagement.

The outcomes extend beyond reach. After completing Everfi courses, **84% of students** reported feeling prepared to manage spending and saving, signaling increased confidence and practical understanding of personal finance concepts at a pivotal stage of life. Beyond the data, impact is felt in the classroom. Students come prepared with questions about budgeting, credit, digital safety, peer-to-peer payments, and saving.

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?



Everfi gave us a solution that worked for both schools and students. The curriculum is flexible, standards-aligned, and easy for teachers to use—and importantly, it allows us to support schools at no cost to them.

Ron Gambill
Executive Vice President
SouthEast Bank

Teachers report high engagement and bank team members value the opportunity to connect directly with students and support informed financial decision-making early in life. "What matters most to us is seeing students gain confidence," said Ron Gambill, executive vice president at SouthEast Bank. "When students tell us they feel better prepared to manage their money, that's when we know the program is working."

The program's goal is to help support SouthEast Bank in its CRA expectations for communities. To qualify for CRA credit, more than half of participating schools must serve LMI populations, a benchmark that the bank closely monitors through monthly reporting. Everfi's data and reporting provide clear visibility into performance.

Looking ahead, SouthEast Bank plans to deepen its commitment to financial education by strengthening relationships between each branch and at least one LMI school within its footprint. While CRA considerations remain important, the bank's primary focus is ensuring that students who need financial education the most have access to it.

SouthEast Bank views financial literacy as a lifelong journey. With Everfi as a trusted partner, the bank aims to continue supporting students beyond graduation and explore opportunities to engage families as well. By meeting students early and evolving alongside their needs, SouthEast Bank is investing in stronger financial futures—and stronger communities—for years to come.

Learn how you can sponsor Everfi's innovative K-12 financial education solutions [here](#).