



ORNL Federal Credit Union AND Everfi

Expanding Community Impact Through Adult Financial Education



For decades, ORNL Federal Credit Union (ORNL FCU) has been committed to supporting the financial well-being of individuals and families across 19 counties in East Tennessee. As ORNL FCU has continued to expand its reach, its leaders saw growing demand for accessible, approachable financial education for adults navigating decisions like budgeting, homeownership, and retirement. With a small internal team and no centralized digital platform, ORNL FCU needed a way to scale its community education efforts without sacrificing the personal, people-first approach that defines its mission. By partnering with Everfi, ORNL FCU launched ThrivePATH, a comprehensive financial wellness digital platform and program. Through a combination of digital, mobile-friendly learning and in-person community engagement, ORNL FCU now delivers financial education that meets adults at every stage of life while extending its impact across the region it serves.

CHALLENGE: Meeting Adult Financial Education Needs at Scale

ORNL FCU has long provided adult financial education through workshops, branch events, and one-on-one counseling. While effective, these efforts were resource-intensive and difficult to scale, particularly across a 19-county service area. Creating and maintaining content internally placed growing strain on their team, limiting ORNL FCU's ability to expand reach or respond to emerging community needs.

Key challenges included:

- No centralized, digital financial education platform
- Limited capacity to continuously build and update relevant content
- Difficulty making financial topics feel approachable rather than intimidating
- A growing need for mobile, on-demand learning that fit into everyday life
- A desire to serve both members and non-members, including nonprofit partners and underserved populations

ORNL FCU also recognized a broader gap in the community. Many local nonprofits wanted to offer financial education but lacked the tools, content, or institutional support to do so effectively. ORNL FCU needed a solution that could reduce friction for learners, free staff to focus on deeper engagement, and position the credit union as a true partner.



We were already doing impactful work, but we also needed to focus on being sustainable long-term. We didn't want education to depend on who could physically show up or how much time we had. We needed something that could grow with us.

Taylor Martin
Financial Education Coordinator
ORNL Federal Credit Union

SOLUTION: A Mobile-First, Personalized Platform

Everfi Achieve gave ORNL FCU a turnkey digital platform that made financial education accessible anytime, anywhere. Branded as ThrivePATH, the platform enabled ORNL FCU to deliver bite-sized, personalized learning experiences tailored to individual needs while maintaining the trust and credibility central to its mission.

Through Achieve, ORNL FCU was able to:

- Deliver customizable playlists that allow users to focus on what matters most to them
- Offer mobile-friendly financial education for learning on the go
- Provide built-in analytics to track registrations, module completions, and time spent learning
- Create content that supports—not replaces—ORNL FCU's in-person workshops and nonprofit partnerships

The flexibility of the platform allowed ORNL FCU to focus not just on education delivery, but on experience, making learning approachable, relevant, and engaging. Achieve integrated seamlessly into ORNL FCU's broader marketing and community outreach efforts, supported by QR codes, in-branch promotions, workshops, and social campaigns. Most importantly, Achieve aligned with ORNL FCU's broader mission: supporting individuals at every life stage while strengthening trust and relationships within the community.

IMPACT: Meaningful Engagement and Long-Term Community Trust

In just the first few months, ThrivePATH delivered strong early indicators of success. ORNL FCU measures impact not just by registrations, but by active participation—tracking module completion and time spent learning.

Early results show meaningful engagement: in 2025 alone, 270 adult learners completed 273 hours of financial education through the platform. Rather than simply creating accounts, users are actively progressing through learning pathways. Within months of launching Achieve, ORNL FCU began seeing clear momentum across both adoption and engagement.

- Number of adult learners reached increased from 176 in 2023 to 1,239 in 2025
- High levels of sustained engagement, with users completing full playlists rather than dropping off
- Strong adoption of custom playlists, particularly around budgeting, mortgages, and retirement planning
- Increased registrations driven by branch challenges, QR codes, and employee advocacy

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?



Launching ThrivePATH marks an exciting step forward in ORNL FCU's commitment to helping our members and communities truly thrive through financial empowerment. Through this collaboration, we're able to offer completely free, high-quality financial wellness tools to individuals of all ages, providing much needed access to education and support that can make a meaningful difference in people's lives

Jennifer Lopez Kouchis

Chief Strategy and Growth Officer
ORNL Federal Credit Union

Beyond the numbers, the partnership has helped position ORNL FCU as a trusted partner for nonprofits and community organizations—one willing to lead, invest, and do the heavy lifting to bring financial education to those who need it most. With custom registration data, ORNL FCU is also laying the groundwork to convert non-member learners into future members, supporting long-term growth alongside social impact.

"Everfi delivered a proven, ready-to-deploy education platform that aligned seamlessly with our mission. It freed our team to concentrate on what matters most: relationships, community impact, and empowering learners at every stage of life." - Jenny Vipperman, President and CEO

For ORNL FCU, the partnership with Everfi reinforced a core belief: financial education isn't a one-time event, it's a lifelong journey.

Through ThrivePATH, ORNL FCU is meeting adults where they are, building confidence around money, and deepening relationships that extend far beyond a single lesson or interaction.

Explore Everfi's innovative financial education solutions [here](#).