ORNL Federal Credit Union AND Everfi

Expanding Access to Financial Literacy Across Tennessee

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. With deep roots in both urban and rural communities, ORNL FCU has long believed that access to financial education, especially when introduced early, is critical to long-term financial health. In 2023, ORNL FCU recognized a growing need for accessible, high-quality financial education for K–12 students, particularly in low- to moderate-income and rural areas where resources are often limited. As demand from schools increased, the credit union faced the challenge of expanding student reach without compromising quality, consistency, or its community-first mission. With the launch of ThrivePATH, ORNL FCU's comprehensive financial wellness program, the organization is reinforcing its commitment to helping members and communities thrive through lifelong financial empowerment. Through its partnership with Everfi, ORNL FCU has been able to scale its K-12 financial offerings while complementing the broad range of resources provided to support adults, families, and individuals preparing for retirement. This collaboration enables the credit union to stay true to its purpose of helping communities thrive at every stage of life.

CHALLENGE: Scaling K-12 Financial Education Across 19 Counties

ORNL FCU began its K–12 financial education efforts in-house with early success, reaching more than 700 students and community members in its first year. The program was being managed by a small team, which made sustaining that growth a challenge. Serving many rural counties also created logistical hurdles. Being physically present in every school district wasn't realistic, and while ORNL FCU had strong relationships with some educators, reaching students equitably across its entire footprint demanded more support than one person alone could provide.

At the same time, maintaining curriculum internally placed ongoing demands on the team. Content had to be constantly updated, reviewed for accuracy, and aligned to state personal finance standards. Student engagement was another challenge: traditional lectures and PowerPoint presentations were no longer resonating with students accustomed to interactive, digital-first learning experiences.

> **We knew the need for financial education wasn't just growing, it was urgent. Schools were reaching out and asking for support, and we wanted to step up and deliver. With a large footprint and a lean team, we needed a way to scale responsibly so we could lead in this space, serving more students without ever compromising the quality of what we provide.**
>
> **Taylor Martin**
> Financial Education Coordinator
> ORNL Federal Credit Union

ORNL FCU was also intentional about prioritizing low- to moderate-income schools, recognizing that students in these communities often have the least access to financial education yet stand to benefit the most. Without the right tools or infrastructure, reaching these students at scale remained a major barrier. ORNL FCU needed a sustainable approach that could expand reach, reduce operational strain, and deliver consistent, engaging financial education across its entire service area.

SOLUTION: A Turnkey, Engaging K-12 Platform Built for Impact

ORNL FCU sought a partner that could offer more than content alone. The solution needed to be standards-aligned, engaging for students, and easy for educators to adopt, all while supporting delivery across dozens of school districts.

ORNL FCU chose Everfi for its ability to combine high-quality digital curriculum, built-in assessments, and turnkey implementation. Everfi's K–12 platform provided ORNL FCU with a scalable way to deliver financial education across its 19-county footprint without increasing internal workload.

Through the partnership, ORNL FCU launched a comprehensive K–12 sponsorship program featuring courses such as *Everfi Financial Literacy*, *Vault*, and *Venture*. These courses exposed students to essential money management skills as well as career readiness and entrepreneurship concepts tied to real-world decision-making.

The platform equipped ORNL FCU with:

- **Engaging, bite-sized digital lessons** designed for modern classrooms and student attention spans
- **Pre- and post-assessments** to demonstrate knowledge gains and program effectiveness
- **Centralized reporting through the K–12 Impact Portal**, providing real-time visibility into schools reached, student completions, and hours of learning
- **Spanish-language accessibility**, helping ensure equitable access across diverse communities
- **Ready-to-use digital and offline materials**, empowering branch staff to support schools without building content from scratch.

With Everfi's support, ORNL FCU has been able to pursue its goal of reaching 20 schools per year; ultimately identifying, prioritizing, and activating more than 100 schools across its footprint.

> **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
> ORNL Federal Credit Union

IMPACT: Accelerated Reach and Trusted Community Leadership

By expanding its K-12 financial education efforts beyond in-person delivery and into a scalable, school-based model, ORNL FCU fundamentally changed what was possible for student reach and engagement. What had once been constrained by time, staffing, and geography became a program capable of serving students consistently across multiple counties, while providing leadership with the visibility and accountability needed to sustain long-term investment.

Within the first year of launching with Everfi, ORNL FCU saw transformational results:

- The number of students reached increased from **528 in 2023** to **3,942 in 2025**
- There were **1,713 hours of interactive learning** completed by students
- ORNl FCU reached **27 K-12 schools** in East Tennessee

Beyond the metrics, ORNL FCU experienced meaningful brand lift and community momentum. Schools began proactively seeking partnerships, educators highlighted the curriculum's relevance for life beyond high school, and internal staff became more engaged and energized by the program's success. ORNL FCU's partnership with Everfi shows what's possible when institutions commit to early, equitable access to financial knowledge, reaching more students, supporting educators, and creating lasting impact at scale.

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?

Learn how you can sponsor Everfi's innovative K-12 financial education solutions here.