Everfi Achieve™ Playbook

Your Guide to Maximizing Impact, Engagement, and ROI

Welcome to Everfi Achieve™

Everfi Achieve is your scalable, digital financial education platform designed to help financial institutions engage consumers, connect with communities, and deliver measurable impact.

Whether you're using Achieve to support CRA and community development, enhance digital engagement, or strengthen your broader financial wellness strategy, this playbook is your practical guide to launching, managing, and growing impact—and trust—with Achieve.

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At Everfi, connection is at the core of everything we do. We unite businesses and communities to empower learners of all ages with essential financial and life skills. Because when people connect to quality learning, they gain confidence, opportunity, and the ability to thrive. And when your institution supports that learning, you build lasting relationships, measurable community impact, and real business outcomes.

Achieve supports this mission by delivering just-in-time financial education in the moments that matter—whether someone is navigating credit repair, purchasing a home, or planning for retirement. Learners gain actionable knowledge when they need it most, driving both individual progress and institutional value.

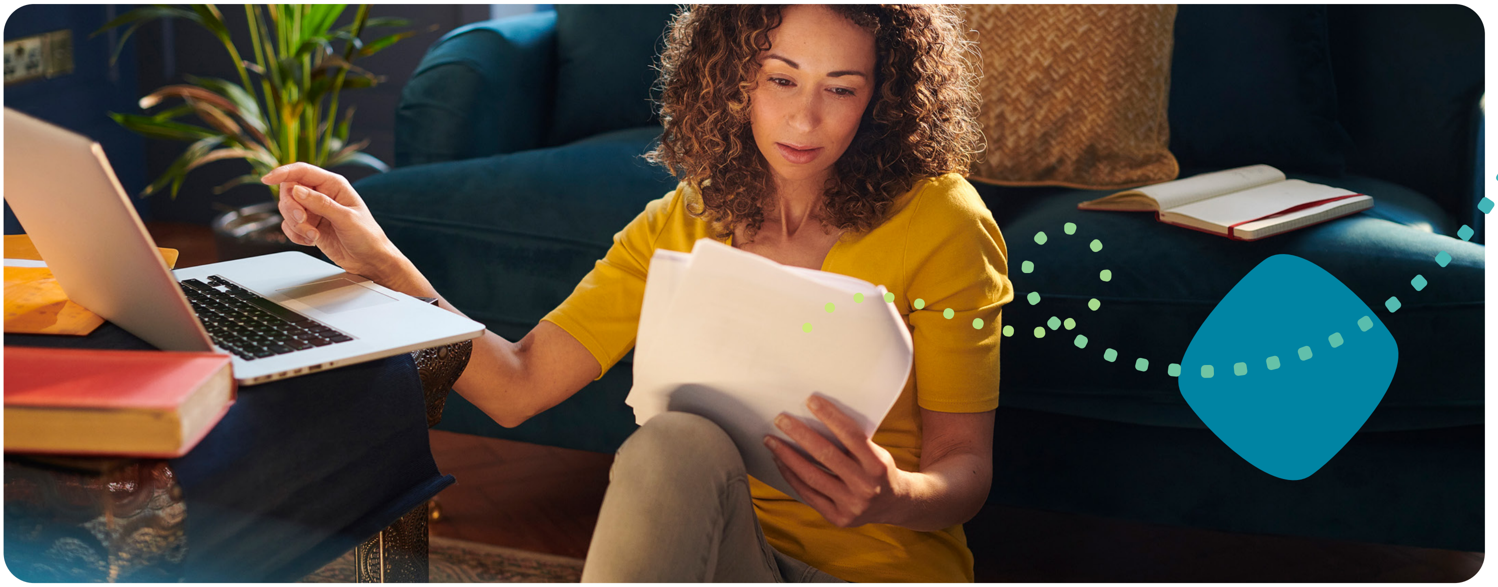
Achieve Terminology: What to Know

Understanding the building blocks to Achieve will help you deploy content more strategically.

- **Modules**: Short, interactive learning experiences that cover specific financial topics (e.g., budgeting, credit, fraud protection).
- **Playlists**: Curated sets of modules grouped by theme or financial goal (e.g., Building Credit, Planning for College). You can align playlists with your marketing campaigns and seasonal product pushes.
- **Personalized Playlists**: Smart, learner-tailored content recommendations based on preferences, goals, or behavior.
- **Pathways**: Thematic learning journeys that combine educational content and interactive tools for real-life application (e.g., "Building My Emergency Fund").
- **Interactive Tools**: Digital calculators and scenario builders integrated into Pathways to deepen understanding and prompt action.
- **Custom Moments**: Institution-specific content or calls to action placed within modules to drive product awareness or engagement.
- **Incentives**: Certificates of completion or co-branded rewards that encourage continued learning. Perfect for internal campaigns or community programs.
- **Welcome Videos**: Optional intro videos from your institution that help humanize and contextualize the learning experience.
- **Remind Me Feature**: Allows users to set email reminders to revisit unfinished content and complete learning goals.
- **Certificate Upon Completion**: Learners can download a branded certificate after finishing a full Pathway—great for recognition, HR initiatives, or partner programs.
- **Social Share**: Ability for learners to share content or achievements on social media platforms.
- **Open Access vs. Login**: Choose between a fully open experience (no login required) or a gated version that enables individual learner registration and deeper data capture.

Priority Audiences to Activate

Financial education delivers the greatest impact when it is intentionally aligned to **specific audiences, life stages, and product relationships**. Define who you are targeting and how Achieve supports each group strategically.



1. Retail Banking Customers

Who they are:
Everyday consumers interacting with checking, savings, debit/credit cards, auto loans, and mortgages.

Why target them:
Retail customers represent your broadest relationship base—and the greatest opportunity to build trust, deepen engagement, and drive digital adoption.

Education Focus Areas:

- Budgeting and cash flow management
- Building and repairing credit
- Fraud and identity protection
- Saving for short-term goals
- Preparing for major purchases (auto, home)

Deployment Ideas:

- Embed Achieve on product pages (checking, loans, mortgage)
- Feature seasonal playlists (tax season, holiday budgeting)
- Promote fraud education through online banking login pages
- Integrate into new account onboarding emails

Impact:

Stronger financial confidence → Increased product usage → Greater loyalty and lifetime value

2. Commercial and Small Business Clients

Who they are:
Small business owners, entrepreneurs, and commercial account holders navigating cash flow, lending, and growth decisions.

Why target them:
Business owners are economic drivers in your community. Supporting their financial capability strengthens both your relationship and your local ecosystem.

Education Focus Areas:

- Cash flow management
- Business credit fundamentals
- Financial planning for growth
- Fraud prevention and cybersecurity
- Retirement planning for business owners

Deployment Ideas:

- Share playlists in business banking newsletters
- Pair modules with SBA lending programs
- Offer Pathways during small business workshops
- Provide co-branded certificates as workshop incentives

Impact:

Stronger businesses → Stronger communities→ Stronger commercial relationships

3. Wealth Management and High-Net-Worth Clients

Who they are:
Clients engaged in investment planning, retirement strategy, estate planning, and generational wealth building.

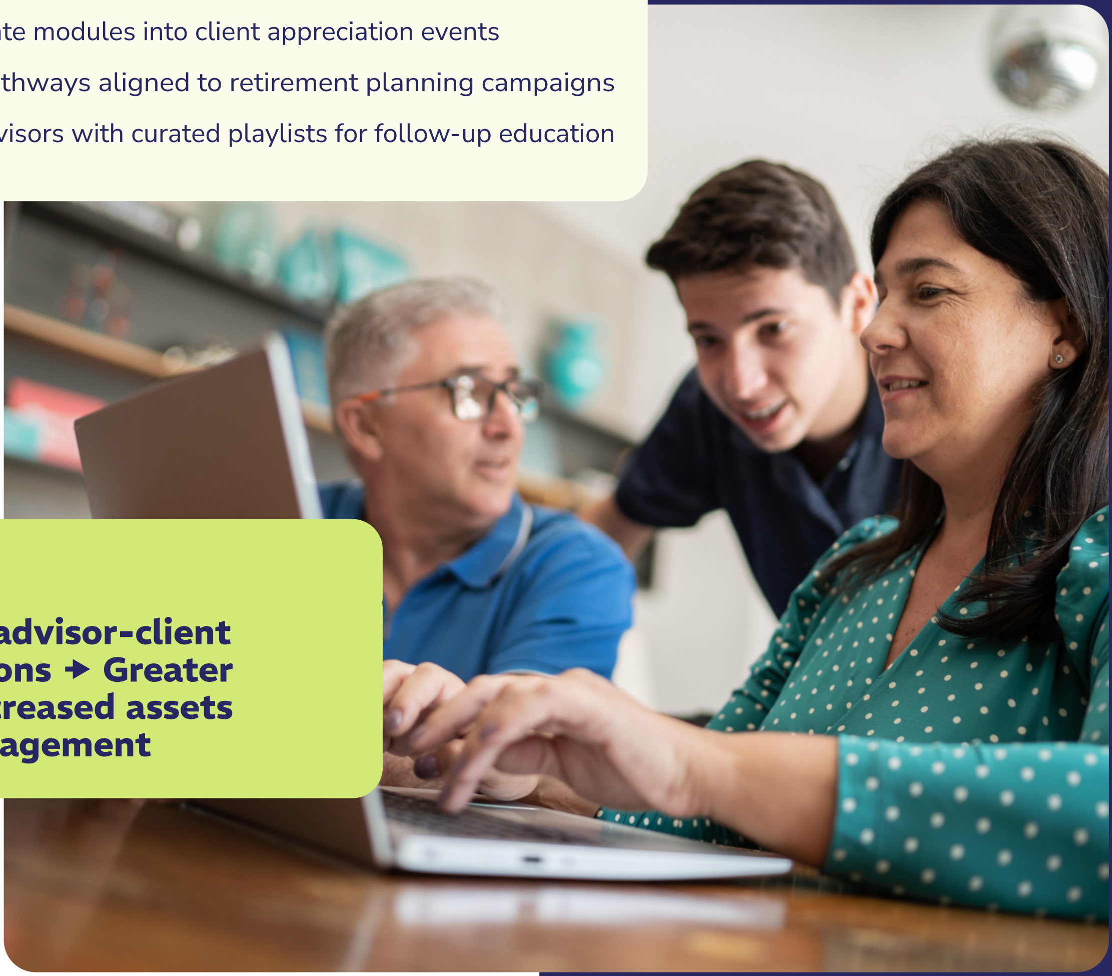
Why target them:
Even affluent clients benefit from structured financial education—particularly around complex or transitional life moments.

Education Focus Areas:

- Retirement income planning
- Risk management
- Estate and legacy planning fundamentals
- Intergenerational wealth conversations
- Major life transitions (selling a business, inheritance)

Deployment Ideas:

- Use Personalized Playlists during client onboarding
- Incorporate modules into client appreciation events
- Share Pathways aligned to retirement planning campaigns
- Equip advisors with curated playlists for follow-up education



Impact:

Enhanced advisor-client conversations → Greater trust → Increased assets under management

4. Next Generation Account Holders

Who they are:
Teens, college students, young professionals, and emerging earners beginning their financial journey.

Why target them:
Early financial education builds long-term loyalty. Institutions that educate early often become lifelong banking partners.

Education Focus Areas:

- First checking account basics
- Credit building and responsible borrowing
- Student loan management
- Budgeting on an entry-level income
- Saving and investing fundamentals

Deployment Ideas:

- Include Achieve in student checking promotions
- Share content via social media and QR codes in branches
- Partner with local schools, colleges, or workforce programs
- Incorporate modules into internship or young professional programs

Impact:
Financial confidence at launch →
Long-term customer retention →
Multigenerational relationships

5. Employees (Internal Financial Wellness)

Who they are:
Your institution's workforce—branch teams, operations, leadership, and back-office staff.

Why target them:
Financially confident employees are more productive, more engaged, and better ambassadors of your brand.

Education Focus Areas:

- Managing personal debt
- Emergency savings
- Retirement planning
- Homeownership readiness
- Fraud awareness and cybersecurity

Deployment Ideas:

- Offer Achieve as part of benefits enrollment
- Pair Pathways with HR wellness initiatives
- Use Certificates of Completion for recognition
- Integrate into onboarding and professional development

Impact:

Improved financial wellness → Increased productivity → Stronger culture and retention

Strategic Tip

Start by identifying 1–2 priority audiences aligned to your institution's current goals (CRA, digital engagement, product growth, community outreach). Launch intentionally, measure engagement, refine messaging, and then expand to additional segments.

When you align the right content to the right audience at the right moment, Achieve becomes more than education—it becomes a relationship engine.

Getting Started

1. Partner with Your Customer Success Manager (CSM)
   Your CSM is your strategic partner.

   - Review your goals (CRA, engagement, product support, community reach, etc.)
   - Identify priority audiences and use cases
   - Build a launch and growth plan

2. Access Your Admin Portal

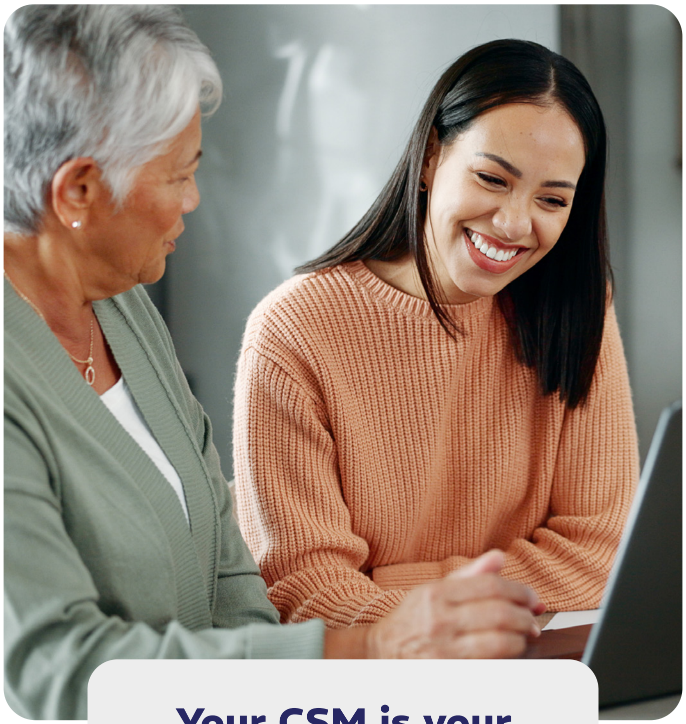
   - Use your institution's login credentials to access the Admin dashboard
   - Explore available content, settings, and analytics

3. Brand Your Experience

   - Upload your institution's logo and brand colors
   - Add a welcome message or featured content section
   - Optional: include a Welcome Video from your team

4. Link and Launch Common launch tactics include:

   - Embed Achieve on key website and product pages (e.g., checking, loans, homeownership)
   - Link content through your social media, email newsletters, or digital ads
   - Incorporate Achieve into new customer onboarding
   - Train internal teams so they can confidently promote Achieve



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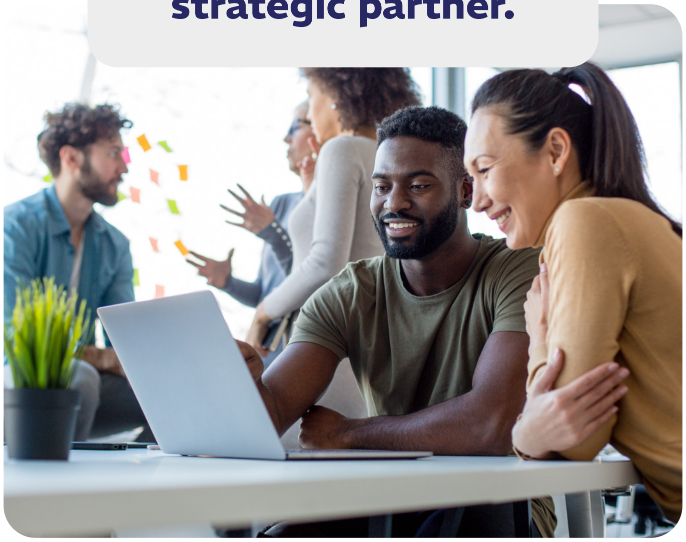

Impact Marketing Hub

Powering Awareness and Engagement for Achieve

The Impact Marketing Hub is a centralized library of customizable marketing campaigns and resources designed to help financial institutions successfully promote their Everfi Achieve program.

What It Is:

A collection of ready-to-use, brandable toolkits that make it easy to launch, promote, and sustain your financial education efforts. From seasonal campaigns to program launch resources, everything is designed to be quickly customized and deployed.

Why It Matters:

Even the best financial education programs need visibility to drive impact. The Impact Marketing Hub helps you:

- **Increase Awareness** – Reach more consumers and employees with consistent, relevant messaging
- **Drive Engagement** – Encourage participation through timely campaigns and proven strategies
- **Save Time** – Eliminate the need to build campaigns from scratch with turnkey resources
- **Strengthen Your Brand** – Position your institution as a trusted leader in financial wellness

How It Supports Achieve:

By using the Impact Marketing Hub alongside Achieve, you ensure your program doesn't just exist—it gets used. The result is higher adoption, deeper engagement, and a stronger, measurable impact on the financial well-being of your audience.

Contact your Everfi CSM for access to the Impact Marketing Hub

Best Practices for Engagement

- Promote seasonal and timely content (e.g., tax season, fraud awareness, holiday budgeting)
- Align playlists or Pathways with product launches, promotions, or marketing campaigns
- Use contextual placement (e.g., promote fraud education through online banking login pages)
- Partner with community organizations and local businesses to extend reach
- Equip branch and frontline staff to position Achieve as a value-added resource

CRA and Community Engagement Opportunities

Achieve is a powerful tool for supporting CRA and community development goals.

- **Community Partner Deployments**
  Provide Achieve access through nonprofits, housing authorities, workforce centers, and libraries to reach low- to moderate-income (LMI) audiences
- **Workshops and Volunteerism**
  Pair modules with employee-led financial wellness workshops for CRA service credit
- **Impact Documentation**
  Use learner data, feedback, and completion metrics to demonstrate measurable outcomes

Additional CRA Resources

Key Features to Explore

- **Interactive Tools and Pathways:** Budgeting, emergency savings, debt repayment, and more
- **Spanish Module Availability:** Full translations of key topics to support language equity
- **Certificates of Completion:** Learners can download certificates for completed Pathways—ideal for incentives or employer programs
- **Remind Me Feature:** Nudges users to revisit unfinished content
- **Topic Search and Playlist Sharing:** Boosts discoverability and encourages organic sharing
- **Welcome Videos and Custom Moments:** Personalize the experience and create stronger brand connection
- **Single Sign-On (SSO) and API:** Use our integration tools to track individual customer engagement and prompt follow up communication

View a Sample Welcome Video

Measuring Success

Use the Admin dashboard to:

- Track engagement, completions, and popular topics
- Monitor geographic and LMI reach (if enabled)
- Export data for CRA reporting and internal insights
- Connect engagement data to broader digital journeys

Pair quantitative data with storytelling to clearly communicate impact.

Demonstrating ROI

Achieve delivers value across **customers, communities, and employees,** creating a holistic return on investment.

Financial institutions use Achieve to:

- Increase customer engagement through timely, relevant education
- Build trust and brand preference with consumers
- Support CRA objectives with measurable outcomes
- Drive digital adoption and product awareness
- Support employee financial wellness, productivity, and retention

Need Help?

Your Everfi Customer Success Manager is here to support:

- Strategic planning and launch support
- Data interpretation and storytelling
- CRA exam prep and documentation
- Integration with campaigns or community outreach

Visit our Help Center

Final Tips for Success

- Start focused, stay consistent, then expand
- Promote consistently across multiple channels
- Align content to key life stages and financial moments
- Celebrate success stories from learners and community partners

Achieve more with Everfi.