Home Bank AND Everfi

Empowering Communities Through Scalable Financial Education

For more than a century, **Home Bank** has invested in helping families build stability, confidence, and economic mobility across Louisiana and the Gulf region. Today, with nearly 500 employees and a growing regional presence, Home Bank is recognized not only as a financial services provider, but as a community development partner focused on education, access, and long-term financial wellness. In 2019, Home Bank sought a way to deepen its impact by meeting growing community financial education needs while strengthening performance under the Community Reinvestment Act (CRA). That search led to a multi-year partnership with Everfi that is now reshaping how financial education is delivered across Home Bank communities.

THE CHALLENGE: Expanding Reach

Before partnering with Everfi, Home Bank leveraged a variety of financial education resources from the Louisiana Bankers Association and banking regulators to Junior Achievement and internal materials. While the team was committed and well-equipped with quality content, the growing demand from schools made it difficult to reach as many students as they hoped. Educators appreciated the bank's dedication, but interest quickly outpaced the staff's availability to be in every classroom.

The onset of the COVID-19 pandemic introduced new challenges, as in-person classroom visits were no longer possible at a time when the need for financial education was growing. However, Home Bank remained committed to supporting its communities and meeting its CRA service and investment goals. Rather than viewing the situation as a setback, the bank recognized it as an opportunity to innovate and strengthen its outreach.

Demonstrating measurable community impact, particularly among low- to moderate-income (LMI) students, required better data, better delivery, and reliable reporting. Home Bank sought out a solution that could:

- Scale financial education without adding staff
- Reach LMI schools and students
- Simplify CRA reporting and documentation
- Maintain meaningful school relationships
- Deliver high-quality curriculum teachers can trust

> **We had more schools requesting financial education than we had staff available to meet that demand. We needed a solution that allowed us to fulfill our CRA service goals and stay meaningfully connected to our communities when being in every classroom simply wasn't feasible.**
>
> **Kelvin Luster**
> Sr. VP and Director of Community Development
> Home Bank

THE SOLUTION: A Scalable, Trusted Education Partner

After evaluating several options, Home Bank selected Everfi as its financial education partner—not just for its educational content, but for its strategy, scale, and long-term alignment. The decision reflected Home Bank's strong commitment to expanding its community impact. The bank sought a partner that could amplify the work it was already doing and help deliver financial education on a broader scale than in-person outreach alone could provide. Everfi was already a proven, educator-trusted digital platform for high school financial education before state personal finance mandates became common.

The curriculum is built specifically to equip students with practical skills and real-world decision-making tools. But the real turning point was scale. Everfi gave Home Bank the ability to reach thousands of students efficiently and consistently, without operational strain, while strengthening school partnerships across its communities.

As the partnership progressed, Everfi's team immersed themselves in Home Bank's mission, priorities, and community-focused approach by engaging with schools on the bank's behalf and ensuring consistent support even when staff couldn't be there in person. "Everfi took the time to understand our mission and what matters to us. They were able to build strong, productive relationships with schools and collaborate in a way that felt fully aligned to our values," said Luster.

Importantly, Everfi helped Home Bank enhance the efficiency of its CRA strategy. Because the program qualifies as both a CRA investment and a CRA service activity, though it can be applied to only one test per exam cycle, it provides the bank with valuable flexibility to align its CRA approach with evolving priorities. Everfi's robust reporting, transparent data, and exam-ready documentation further streamline the process, allowing Home Bank to spend less time on manual tracking and more time expanding its impact.

THE IMPACT: Measurable Reach and Stronger CRA Performance

Home Bank's partnership with Everfi has produced clear, measurable results across student learning, community engagement, and CRA performance. What began as a way to deliver financial education during a period of disruption has evolved into a long-term strategy for driving meaningful community impact at scale.

Home Bank consistently upholds a strong commitment to delivering meaningful community impact, and Everfi serves as a valuable partner in helping the bank exceed these goals. By offering flexibility to qualify as either a CRA investment or CRA service activity through documented financial hours, Everfi enables Home Bank to strategically align its efforts with the greatest needs during each exam cycle. Home Bank recently earned an Outstanding rating on its CRA exam, with its Everfi partnership and strong data, transparency, and reporting helping support examiner confidence and streamline the review process.

From 2019 to 2021, students completed more than 3,100 hours of online financial education through Everfi. Since then, participation has expanded dramatically, moving from roughly 600 annual hours to more than 3,500 annual hours. This growth represents thousands of students reached, hundreds of classrooms supported, and expanded access to financial education for students in LMI areas. Financial learning is no longer limited to whether a bank volunteer can be in a classroom; it's now available on demand, ensuring every participating student can build essential financial skills.

The most meaningful impact, however, is happening beyond the classroom. After completing Everfi courses, students began bringing financial lessons home, sparking conversions with parents about saving, spending, credit, and planning for the future. HomeBank began seeing that impact firsthand with parents coming into local branches sharing that their children were learning about financial education in school. "Financial conversations that once felt intimidating now feel approachable and empowering," said Luster.

The partnership has further strengthened Home Bank's culture of service. The bank now consistently surpasses its 4,000 hour annual service goal, with employees deeply involved in community initiatives including financial education. Everfi enhances this engagement by extending the bank's reach, enabling meaningful impact even when employees cannot be physically present in classrooms. This flexibility allows more team members to actively support Home Bank's mission of empowering communities to thrive.

Home Bank views financial education not as a standalone initiative, but as a lasting responsibility to the community it serves. Through its partnership with Everfi, the bank can expand this commitment while preserving a personal, human-centered approach. The vision ahead is both straightforward and ambitious: more students gaining confidence in managing money, more families engaging in open conversations about finances, and more communities empowered with knowledge. Home Bank is committed to leading this work for years to come.