



Achieve™ Pathways

Empowering adults to reach their financial goals... one Pathway at a time



In a world where attention is scarce and financial decisions are complex, adults learn best when content is focused, relevant, and actionable. That's why Everfi's Achieve platform is built around *Pathways* — curated learning journeys that organize lessons by financial goals, not just topics.

What is a Pathway?

Pathways are a collection of interactive, goal-oriented lessons designed to help learners make confident financial decisions around a specific area.

Each Pathway mirrors how adults naturally engage with learning — by seeking answers to immediate, real-world needs.

Everfi's Pathway model transforms financial education into meaningful progress—for learners, communities, and the institutions that serve them.

Why Pathways Matter?

Unlike traditional financial education modules, Pathways:



Reflect real-life decision-making



Drive measurable outcomes



Deliver personalization at scale



Boost customer engagement



Current Pathways

Building My Emergency Savings

This pathway guides you step-by-step through building a personalized emergency savings plan to ensure financial security in times of need.

Creating My Budget

This pathway guides you through creating a budget, helping ensure you cover your expenses each month while building a budget surplus.

Lowering My Debt

This pathway walks you through step-by-step to create a personalized debt repayment strategy, helping you manage and reduce your debt for long-term financial stability.

Preparing For Homeownership

This pathway guides you step-by-step through the process of preparing to buy a home, helping you understand budgeting, credit, and mortgage readiness so you can take confident next steps toward homeownership.

Reaching My Savings Goals

This pathway guides you step-by-step to set a personal savings goal and create a plan to reach it, factoring in your starting balance, monthly contributions, and interest growth.

Starting My Business

This pathway guides you step-by-step through the financial foundations of starting a business, from budgeting and banking basics to estimating startup costs and planning your next steps.

Coming in 1H 2026

- Insurance Needs Pathway
- Paying for College Pathway
- Retirement Planning Pathway

33%

of Americans do not have an emergency fund, while 24% have no savings at all

The Hill - 2025

76%

of homeowners reported lack of understanding about homeownership finances

Mortgage Point - 2025

\$6,440

the average American household spend per month

The Motley Fool - 2024

How Pathways Support Your Goals

For financial institutions, the Pathway model does more than educate—it builds trust and long-term relationships by meeting customers where they are in their financial journey.