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Build vs. Partner:

THE PLATFORM ADVANTAGE FOR FINANCIAL EDUCATION

The success of a financial education program depends on more than participation. Financial institutions increasingly evaluate solutions based on their ability to deliver scale, measurable impact, and broad access. Here's how the two approaches compare.

Building In-House	Platform Partner
Scale Challenges • Individual school and teacher outreach is hard to grow and slow to scale • Small teams stall when demand outpaces capacity • Curriculum upkeep requires subject-matter expertise and ongoing time investment	**Immediate Scale** • Content embeds directly into district curricula via vetted curriculum provider status • Reach scales without adding headcount • Standards-aligned content stays current and engaging
Impact Gaps • "Students served" measures exposure, not learning • Programs may lack assessment expertise and baseline data to prove outcomes • Institutions need to demonstrate low- to moderate-income (LMI) reach for CRA reporting	**Validated Outcomes** • Built-in pre/post assessments measure real knowledge gain • Tracks behavioral intent and what students plan to do differently with their money • Real-time dashboards filterable by LMI status and geography
Access Barriers • Content typically English-only, excluding parts of the community • Digital delivery requires technology investment and outside expertise • Schools may bear cost, limiting LMI reach	**Built-In Accessibility** • Built-in bilingual content in (English and Spanish) • Digital-first delivery drives higher engagement and easier progress monitoring • Free to participating schools, extending access to the communities that need it most
High Ongoing Costs • CRA reporting and compliance documentation requires dedicated staff time • Assessment design, bilingual content, and digital delivery require separate resources and budget • When a homegrown program underdelivers, the institution loses its investment and may need to start over	**Lower Total Cost** • Automated dashboards and partner reporting make CRA documentation routine, not a project • Assessment, translation, and delivery are built into one system with one investment • Proven outcomes from day one with no pilot risk or restart cost

Financial Institutions Seeing Results

Institution	In-House Challenges	Platform Results
Home Bank *Louisiana*	Demand for financial education exceeded what staff could deliver through an in-house program	Expanded from ~**600** annual hours to **3,500+** hours of education while earning an Outstanding CRA rating
SouthEast Bank *Tennessee*	Needed a scalable way to reach more students and demonstrate program impact	Reached **2,600** students across **30** high schools and showed measurable learner outcomes, with **84%** reporting they felt prepared to manage their finances
Canvas Credit Union *Colorado*	A small team needed to expand reach without increasing manual outreach and classroom support	Reached **5,000+** students in **300** classrooms, expanded bilingual access, and positioned schools ahead of Colorado's financial education requirement

Questions to Ask Any Education Partner

01 How long have you offered financial education courses, and how often do you update the material?

02 Does your content meet national and state standards?

03 How do you assess student learning and measure engagement?

04 How many districts do you work with, and how many students do you reach each year?

05 Has the content been proven to change learner attitudes and intended behaviors?

Download the full white paper "The Platform Advantage: Why Scale, Measurable Impact, and Universal Access Matter in Digital Education Partnerships" to learn more.

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