What Parents Want from Financial Education and Who They Trust to Provide It

Financial education has reached a tipping point. A growing number of states now require personal finance for high school graduation, and parents are calling for it louder than ever — yet schools are being asked to deliver it with limited funding, classroom time, and teacher training. That gap, between rising expectations and real-world capacity, is where outside support can make a meaningful difference.

To understand the opportunity, Everfi surveyed 750 parents of K-12 students nationwide about why financial education matters, who should provide it, and whether they welcome privately funded programs in their children's schools.

Their answers make the case plainly: the demand is overwhelming, the need is unmet, and parents are ready to embrace the partners who help close the gap.

Parents See Financial Education As Essential, Not Optional

Parents don't see financial education as a nice-to-have — they see it as fundamental. Nearly nine in ten say it should be a mandatory requirement for high school graduation (88%), and just as many say teaching children about money is as important as teaching reading, math, or science (87%). That conviction is personal: 84% call personal finance education critical for their own children, and 85% say it belongs in the K-12 curriculum. The implication is clear — there is no need to convince parents that this matters. The demand already exists, and it is nearly universal. The real question is not whether to teach financial education, but how to deliver it well.

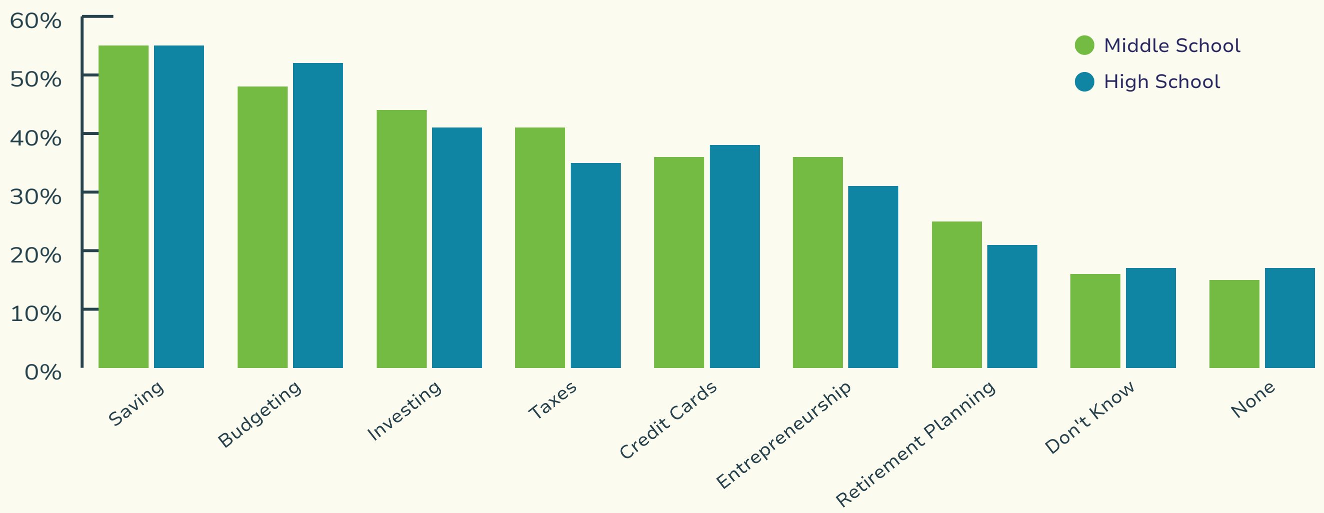
Strong Support, but Uneven Awareness

But enthusiasm is outpacing access. Only 63% of parents say they are even aware of the financial education requirements in their children's schools — and that awareness falls, rather than rises, among parents of middle (59%) and high school students (54%), the very families closest to graduation deadlines. Just 61% say their child has actually received financial education, slipping to 56% among older students. The appetite is universal, but the delivery is inconsistent. That space between what parents want and what schools are currently providing is precisely the opening that well-designed, well-funded programs are built to fill — and a meaningful opportunity to help close it.

Students Are Learning the Basics, but Gaps Remain in Long-Term Financial Skills

The gaps grow sharper when parents describe what their children have actually learned. About half point to foundational skills like saving (55%) and budgeting (53%) — but far fewer report instruction on the topics that shape long-term financial security: credit cards (36%), investing (34%), taxes (27%), entrepreneurship (24%), and retirement planning (16%), the least common of all. As new youth savings and investment vehicles capture national attention, the small share of students learning about investing is a timely opening — a chance to help schools modernize their curriculum and introduce the long-term financial concepts that today's classrooms are largely missing.

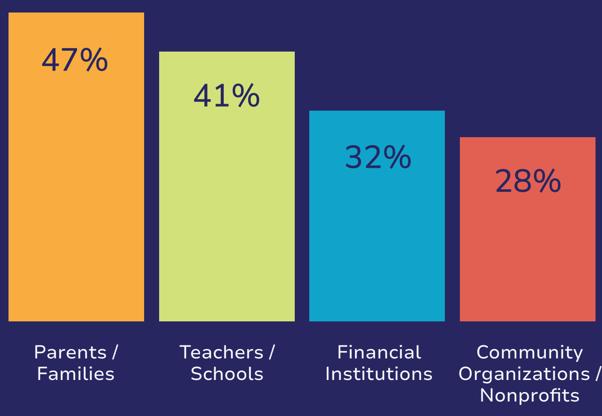
What Topics Has Your Child Learned About In School?



Parents See Financial Education as a Shared Responsibility

Parents don't expect any single group to shoulder this alone. They describe financial education as a shared responsibility anchored by families and schools: 47% say parents and families are completely responsible, and 41% say the same of teachers and schools. Fewer assign complete responsibility to financial institutions (32%) or community organizations and nonprofits (28%) — but that is not a rejection of outside help. Parents see these groups as partners that extend the reach of schools and families, not replacements for them. And tellingly, even as parents rate themselves the most responsible, research consistently shows many don't teach these skills at home or feel equipped to. It's a gap that thoughtful, well-supported programs are well positioned to help fill.

Who Should Be Responsible For Providing Financial Education



Private-Sector Support Is Seen as Appropriate When It Expands Access

Parents are not just open to private-sector support — they welcome it. Nearly two-thirds (64%) say it is appropriate for financial education to be privately funded, and almost as many (62%) are comfortable with that content carrying the sponsor's logo. The appetite for corporate involvement runs even deeper: 76% believe financial institutions should give back to the communities they serve, and 79% say they would trust a financial institution more if it provided financial education. For a brand, that is a way to deliver genuine community impact and earn measurable goodwill at the same time. That trust is strongest for sponsors with a natural connection to the topic: banks (73%), credit unions (67%), and financial technology companies (60%).

Taken together, the findings tell a compelling story. Parents overwhelmingly believe financial education is essential, yet too many are unsure whether their children are getting it. Schools are eager to deliver but stretched thin. And parents are not only comfortable with the private sector stepping in — they reward the institutions that do with their trust. For financial institutions, foundations, and other mission-aligned organizations, that adds up to a clear and timely opportunity: to expand access to high-quality financial education in a way schools can sustain, families embrace, and communities remember.

76% of parents believe financial institutions should give back to the communities they serve

About This Report

Data was collected online in one day in March of 2026 through the SurveyMonkey platform. Respondents came from a variety of regions in the U.S. with the highest representation coming from the Pacific (35%), Middle Atlantic (18%), and South Atlantic (16%) regions. The gender of parent respondents was very evenly split 51% Female and 49% Male and were primarily between the ages of 30-44 (45%) and 45-60 (48%). Respondents were required to have one child first through twelfth grade and while they could have multiple children, 45% had at least one child in middle school and 49% had at least one child in high school.

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