The Platform Advantage:

Why Scale, Measurable Impact, and Universal Access Matter in Digital Education Partnerships

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For banks, credit unions, and other financial institutions, few investments do more for a community than financial education. It is a natural fit for community development, helps satisfy Community Reinvestment Act (CRA) requirements, and delivers potentially life-changing knowledge to the people who need it most.

But the institutions that get the most from these programs tend to ask a sharper question than “should we offer financial education?” They ask what a program has to deliver to create real community impact. Three answers come up again and again: it has to reach the whole community, not just a handful of schools; its impact has to be measurable, not assumed; and it has to be genuinely accessible to every learner, regardless of ability or circumstance. Increasingly, institutions are evaluated not on whether they offer a financial education program, but on the outcomes it delivers. Scale, measurable impact, and universal access are the bar.

How an institution clears that bar is the strategic decision. Some build a program in-house; others partner with an experienced financial education provider. Building in-house can be appealing—it leverages existing resources and offers complete control over content, which matters to compliance teams. For institutions looking to scale across a large community, deliver content in more than one language, and rigorously measure results, an in-house effort can strain against all three demands at once. The rest of this paper looks at each pillar in turn, the limits institutions tend to hit when building alone, and what a best-in-class platform delivers instead.

The Case for Financial Education as a Strategic Priority

The state of financial education remains uneven across the country. Most of the United States now requires some financial education in the curriculum, and 30 states guarantee that high school students will take a standalone personal finance course before they graduate.

Done well, these efforts close a well-documented gap between the need for financial education and access to it. One **recent study** found that while 68 percent of teens wanted to take a financial education course, only 31 percent reported having access to one. By closing that gap and reaching as many students as possible, financial institutions can change lives while strengthening the communities they serve. The question is what it takes to do that at scale—and to prove it.

Pillar 1: Scale — Reaching the Whole Community

Reaching as many students and community members as possible is usually a top priority—and it is where in-house programs hit their first ceiling. Building and maintaining relationships school by school, teacher by teacher, is slow work, and small internal teams can only be in so many places. Many in-house programs stall not for lack of commitment but because there simply aren't enough hands to grow.

Curriculum upkeep compounds the strain. An in-house program needs a subject-matter expert to own content, a working knowledge of national and state standards, and the time to keep material current and engaging for young learners. As demand grows, that maintenance burden grows with it.

The most effective partners remove the relationship-building bottleneck. They embed resources directly into district curricula and earn status as vetted curriculum providers—increasingly important as more districts will only work with vetted providers that meet state standards, which makes it correspondingly harder for an institution to reach those districts on its own. The result is reach an internal team would struggle to match, without adding headcount.

Case Study

Louisiana: Home Bank

Like many institutions, Louisiana-based Home Bank began with an in-house solution for local schools. Demand quickly outpaced staff availability—interest from schools was high, but the team couldn't be in every classroom, and participation stalled at roughly 600 hours of student learning a year. After partnering with Everfi, annual participation climbed to more than 3,500 hours—an increase of nearly 600 percent—reaching thousands of students and expanding access in low- to moderate-income (LMI) areas without adding staff. Home Bank now consistently surpasses its 4,000-hour annual service goal and recently earned an Outstanding rating on its CRA exam, with Everfi's reporting and documentation helping streamline the review.

Pillar 2: Measurable Impact — Proving It Worked

Providing financial education to a school district is only the first step. To understand community impact, an institution has to measure whether students are actually learning—which means reaching beyond a metric like "students served." Presenting information to a large number of students is no guarantee that any of them learned or retained it.

Rigorous measurement starts with pre-assessments that gauge what a student already knows, paired with post-assessments that capture what they learned. It should also track behavioral intent—what students plan to do differently with their money. Ideally the institution has real-time partner dashboards filterable by LMI status and geography, so it can confirm the program is serving the entire community rather than a privileged few. This is precisely the level of measurement most in-house programs can't sustain: they rarely have the assessment expertise or the baseline data to make outcome claims credible.

Case Study

Tennessee: SouthEast Bank

SouthEast Bank had a clear mandate for financial education across its eight-county Tennessee footprint but no consistent way to deliver it at scale or measure its impact. Partnering with Everfi gave the bank standards-aligned courses with built-in pre- and post-course assessments that show student knowledge, attitudes, and intended behaviors before and after coursework.

In the 2024–2025 school year, the program reached 2,600 students across 30 high schools, who completed more than 6,800 hours of financial education. After finishing, 84 percent of students reported feeling prepared to manage spending and saving. To support its CRA strategy, the bank monitors monthly whether more than half of participating schools serve LMI populations—visibility Everfi's reporting makes routine rather than manual.

Pillar 3: Universal Access — Reaching Every Learner

A program only delivers community impact if it actually reaches the community. That makes universal access non-negotiable—and it cuts across several dimensions: language, delivery format, and the ability to engage learners with different needs and levels of access to technology.

Language is the most common gap. To serve LMI students and maximize community impact, content should be available in at least two languages, English and Spanish; a program offered only in English effectively excludes large parts of the community from a much-needed financial education. For an in-house program, this often means hiring a bilingual specialist or engaging a consultant—options that grow expensive over time.

Delivery format matters too. Digital education has clear advantages over workbooks and worksheets: it drives more engagement and interaction, holds students' attention more reliably, and makes it easier for teachers to monitor progress. But optimizing an in-house program for digital delivery—standing up the right infrastructure while still supporting teachers—can require meaningful investment in technology and outside expertise. A mature platform builds accessibility and digital delivery in from the start, so equitable reach isn't a separate project.

Cost is its own access barrier. When an institution sponsors a platform, the curriculum reaches participating schools at no cost to them—an important advantage as school budgets stay constrained, and one that lets a program extend to the LMI communities that stand to benefit most.

Case Study

Colorado: Canvas Credit Union

Canvas Credit Union ran its program with a dedicated two-person team that cold-emailed teachers, scheduled individual classroom visits, and customized each presentation—limiting how many classrooms it could reach across its eight-county service area. Partnering with Everfi let Canvas scale without losing its brand presence in the learning experience, and its bilingual capability helped the credit union connect with Spanish-speaking learners across a diverse student population. In the 2024–2025 school year Canvas reached more than 5,000 students and 300 classrooms—positioning the credit union well ahead of Colorado's personal finance graduation requirement, which takes effect in 2028.

Choosing the Right Partner

If an institution decides to partner rather than build, the next challenge is the sheer number of vendors in the space. It can be hard to find one that understands both the institution's internal needs and the financial education needs of the local community.

The differences are real. Some vendors offer workbook-only programs—limited to physical texts that work only for the most self-motivated students—and count shipping the books as "reaching" students, with no ability to confirm usage or knowledge gain. Others offer strong content only in English, creating barriers for students who could benefit the most. And the most common gap is content that hasn't kept pace—material that isn't regularly updated or aligned to current standards. The right vendor offers interactive, digital, standards-aligned and research-based courses that encourage engagement and automatically assess usage and knowledge gain, in more than one language.

A handful of questions will surface most of these differences quickly:

- How long have you offered financial education courses, and how often do you update the material?
- Does your content meet national and state standards?
- How do you assess student learning and measure engagement?
- How many districts do you work with, and how many students do you reach each year?
- Has the content been proven to change learner attitudes and intended behaviors?

Answers that point to robust, bilingual, immersive digital courses are the signal of a partner that can help an institution make a measurable difference—LMI students included.

The Solution You've Been Looking For

Building in-house can work for some institutions, particularly those that want direct control over what they offer. But reaching the scale, proving the impact, and guaranteeing the access that real community impact requires—all at once, and sustained over time—is hard to do alone. What sets a platform apart is that it brings these strengths together in one coordinated system rather than solving for each separately:

- Scalable digital delivery that reaches the whole community without adding staff
- Standards-aligned content that is kept current and engaging
- Built-in pre- and post-assessments and reporting that prove outcomes
- Bilingual, accessible delivery at no cost to schools, so access reaches every learner

It is worth choosing a partner carefully. The strongest bring a decade or more of experience, alignment to national and state standards, established relationships with school districts across the country, and digital courses built for the needs of low- to moderate-income communities. Partners like these help institutions maximize community impact while giving students money-management skills that serve them through high school, college, and beyond.

Ready to explore how you can improve the financial literacy of your community?
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