

Holistic Financial Health:

How Schools, Colleges and Universities Can Save the Next Generation from Financial Disaster

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SVP Higher Education
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About EverFi

Critical Skills Education technology leader

5,500 K-12 Schools, Colleges & Universities in the EverFi Network

500+ Private Sector Sponsors

5.8 million Students served on EverFi platforms

Our Team

10+ Years Experience

130 Employees across 25 states

Innovative Investors include Amazon, Google & Twitter leaders



Jeff Bezos
Founder of Amazon



Eric Schmidt
Executive Chairman of Google



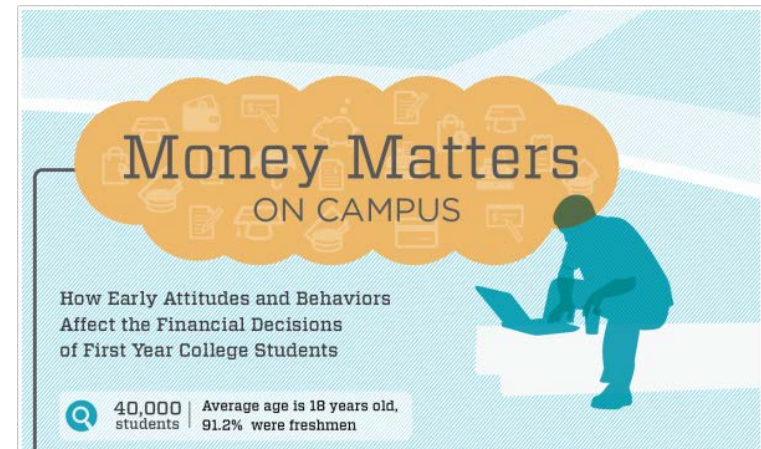
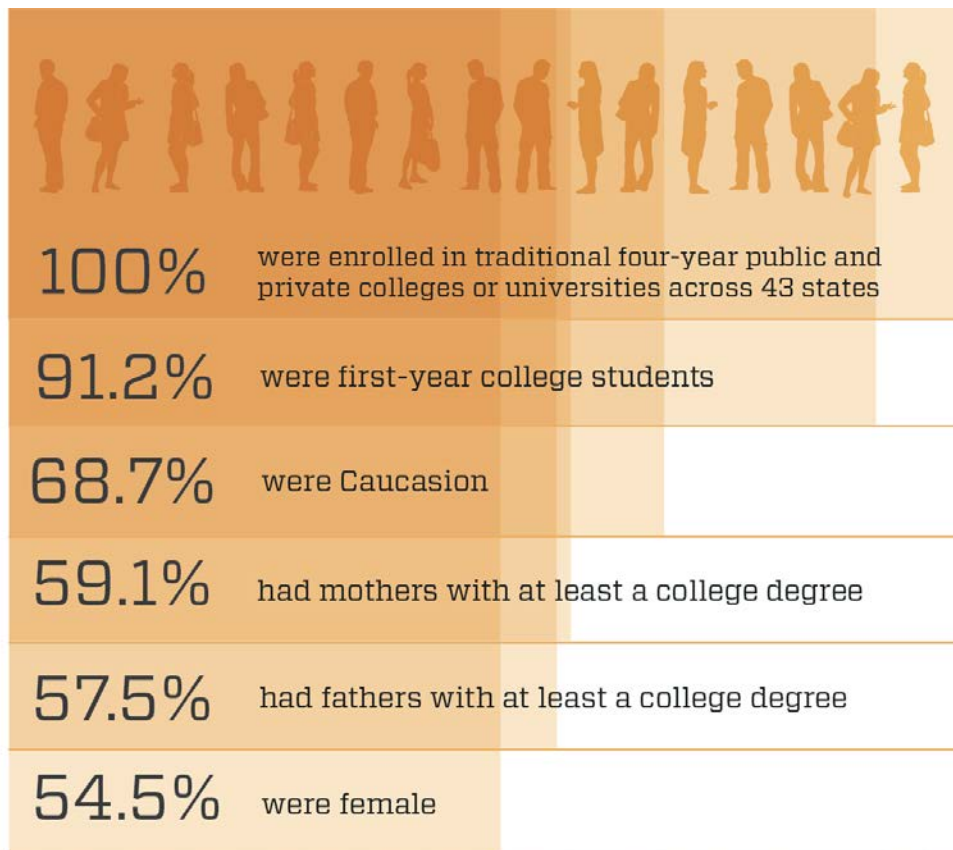
Evan Williams
Co-Founder of Twitter

NEA®



Money Matters on Campus: Demographics and Methodology

A sample of over 40,000 respondents was demographically representative of the American college student population



SHIFTING THE FOCUS TO **PREVENTATIVE FINANCIAL EDUCATION**

**The right financial education
strategy will focus on:**

1. Just-in-time financial education
2. Equipping students to handle their day-to-day transactions
3. Tailored and relevant to each student



- Interactive
- Personalized
- Action-Oriented
- Evidence-based
- Adaptive
- Positively-framed
- Skills-building
- Curriculum-based
- Infused into academics
- Intentional
- Analyzed/evaluated

A Major Higher Education: Financial Pressures

College students are facing financial pressures that negatively impact student success.

Studies show that:



Poor Retention

Financial pressures is one of the **top 3 reasons** a student will drop out of school

Worry Over Debt

79% of college students report that they frequently worry about debt

Impact After Graduation

The average college students graduates with **\$26,600** in student loans

Sources:

- Harvard Graduate School of Education. *Pathways to Prosperity – Meeting the Challenge of Preparing Young Americans for the 21st Century*. http://www.gse.harvard.edu/news_events/features/2011/Pathways_to_Prosperty_Feb2011.pdf. 2011.
- EverFi. *Money Matters on Campus – How Early Attitudes and Behaviors Affect the Financial Decisions of First-Year College Students*. <http://moneymattersoncampus.org/>. 2013
- Institute for College Access & Success. *Student Debt and the Class of 2011*. <http://projectonstudentdebt.org/files/pub/classof2011.pdf>. 2012.

Transit

FINANCIAL
WELLNESS

SIX LEARNING MODULES

1. Back to School 2.0
2. Best Weekend Ever
3. Balancing Act
4. Best Life Ever
5. Salary Split
6. Payback Time

Personalized Action Plan: Students add to their personalized Action Plan as they progress through each module, which they can email and print after completing the course



For College Students — highly customizable for individuals and institutions

Pre & Post Module knowledge and behavior assessments

Approximately 1-2 hours



CREDIT SCORE: 350
HOME PRICE: \$650,000

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Bad Credit Score



500
Average Credit Score



700
Good Credit Score

SEE HOW IT AFFECTS PRICE

HOW CAN I REPAY MY LOANS FASTER?

Great question! Here are five tips to show you how its done. Click the icons below to lorem ipsum dolor sit amet consectetur



LOAN CONSOLIDATION



EXIT COUNSELLING



PRIVATE OPTIONS




REPAYMENT




COMMERCIAL


Compounding Returns




INVESTMENT VEHICLE




Bonds



Mutual Funds





Roth IRA



Real Estate

Drag dollar \$ into investment vehicle



TRANSIT

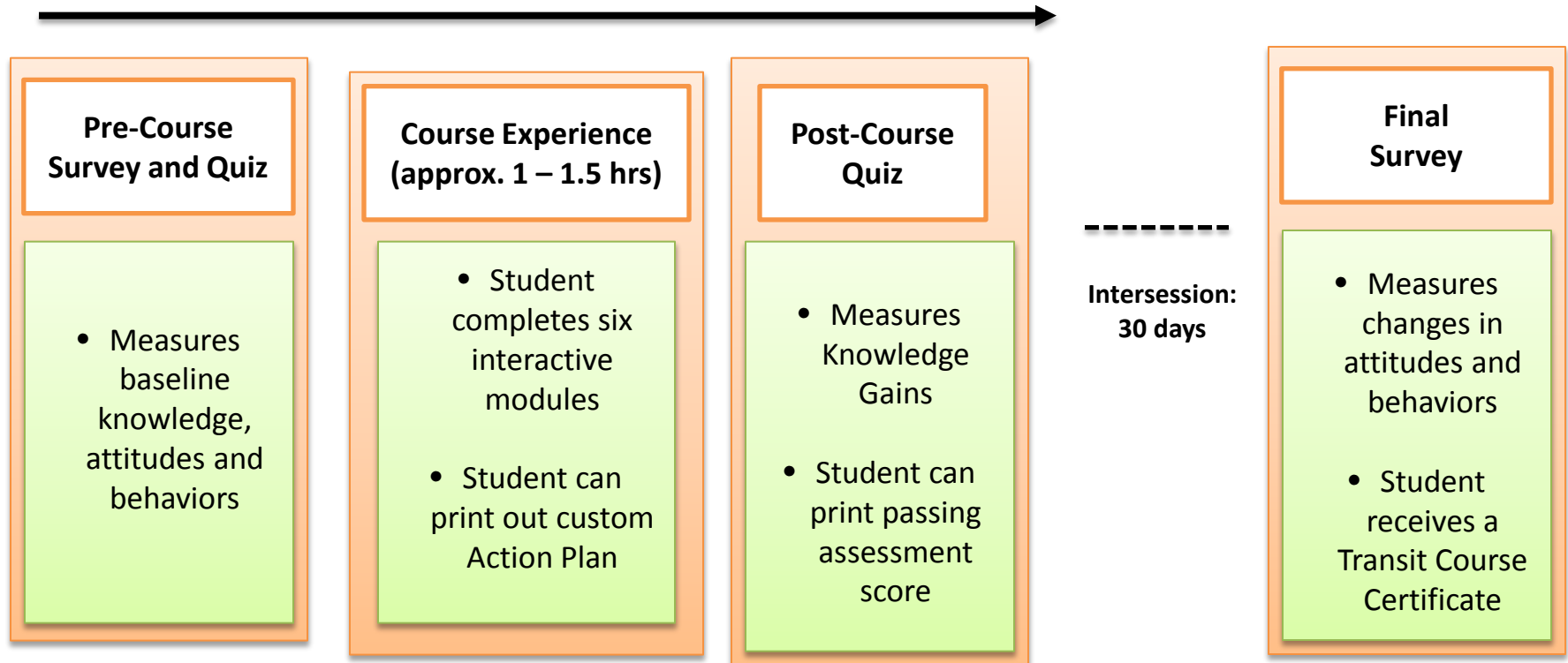
FINANCIAL WELLNESS

Target Audience: Post-Secondary Students

Implementation: Population-Level

Assessments: Pre & Post Assessment
and Attitudes & Behaviors Survey

Time: Approximately 1-1.5 hours



Personalization and Pathing

Personal “Action Plan”
customized by each user
to encourage proactive
and relevant action

Adaptive Pathing
delivers a personalized
experience to each
student based on their
student loan debt,
credit card usage and
spending habits.



Student Data and Campus Financial Risk Analysis

Detailed Platform Reporting

Year-End Executive Summary:

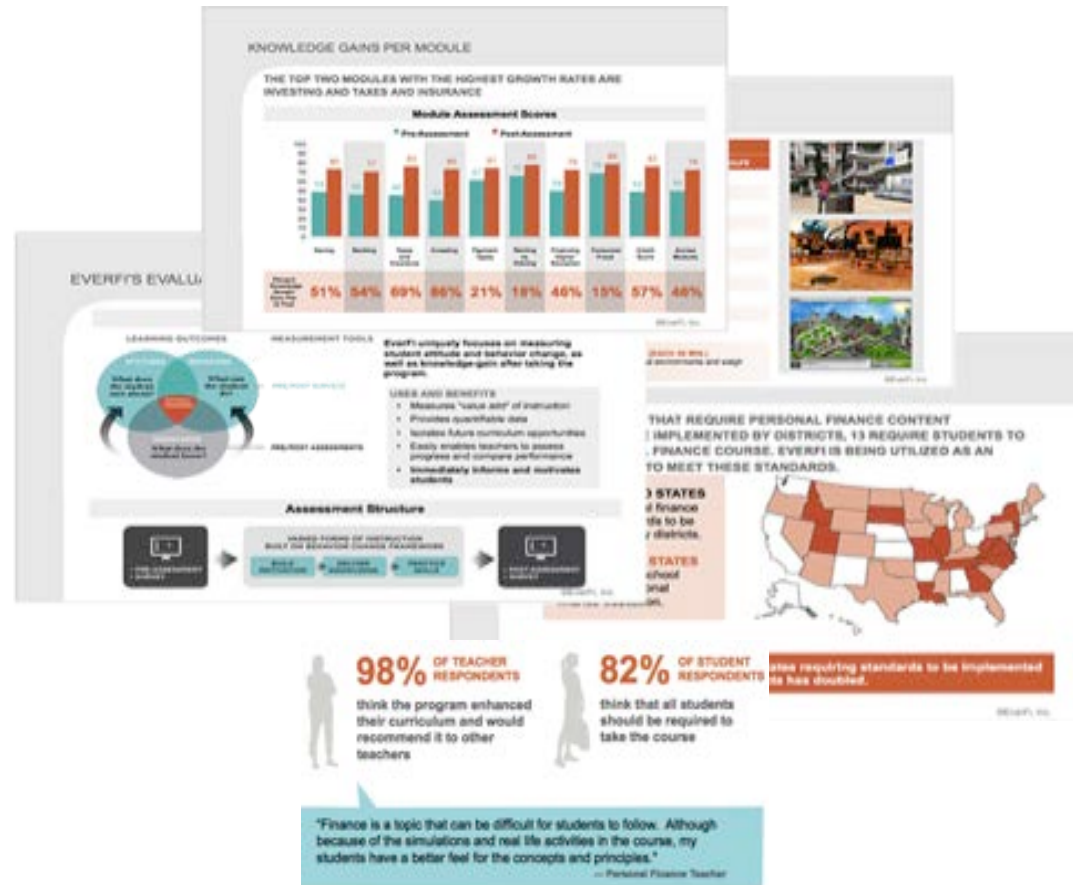
- Detailed executive report with behavioral and attitudinal survey data

Real-time data access throughout the year:

- Student analytics and course progress
- Knowledge gain scores

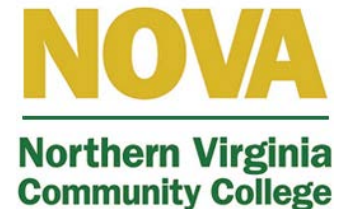
A measurement of your campus' financial risk:

- *Transit – Financial Wellness Index™*: a snapshot of your student's risky financial attitudes and behaviors



Campus Deployments

- Indiana University
 - 11,000 1st year students
- LSU
 - 1st Year Orientation
- Ohio State
 - Sophomore Success Criteria/Counseling
- Loyola Marymount
 - Senior Capstone
- Northern Virginia CC
 - First Year Success Seminar



Financial Literacy Platform

Vault

UNDERSTANDING
MONEY



Level: 4 - 6th Grade

EverFi

FINANCIAL
LITERACY



Level: High School

Transit

FINANCIAL
WELLNESS



Level: Colleges & Universities



@Work

ENTREPRENEURIAL
EXPEDITION



Level: Adult

EverFi Learning Platform

	FINANCIAL LITERACY	STEM	QVC ENGAGEMENT	HEALTH & WELLNESS	CAREER SUCCESS
K-12	Vault EverFi	Ignition Radius	Commons African- American History	AlachuaEdu	Venture
HIGHER EDUCATION	Transit			AlachuaEdu Haven	
ADULT	@Work			AlachuaEdu For Parents	
	Fulfilling State & National Standards				
	Data Analysis	Assessment	Digital Badging		



Thank you!