



Financial Education Impact Report **2021-2022 School Year**



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Dear Zelle® Team,

Congratulations on the continued success and impact that your program is making! Undoubtedly, the **Money Moves: Modern Banking & Identity Protection®** course is one of the fastest growing K-12 programs in EVERFI history. We are so proud to work alongside you!

The economic environment and certain events that have occurred over the last 12 months validate exactly why we started working together in 2019. Individuals of all ages have endured an economic downturn with historically high inflation rates and a significant increase in being targeted by sophisticated fraud and scams. We knew the criticality of starting to educate people at a young age and being forward-looking with this type of education.

During the 2021-2022 academic year, we reached over 130,000 students in 2,546 schools across 49 states, Washington, D.C., and Puerto Rico — numbers that are more than 255% of our annual reach goals. The popularity and overwhelming use of **Money Moves: Modern Banking & Identity Protection®** speaks for itself and illustrates how important educators believe it is for their students to start learning now. Given our work together, EVERFI was excited to present Zelle® with our *2022 Outstanding Commitment to Financial Literacy Award*.

The key insights and data throughout this Impact Report clearly demonstrate the impact and value of your investment in building student financial capability. The data spans the reach of the program, positive learning outcomes, teacher and student insights, comparative benchmarks, and focus areas for continued engagement.

Thank you for your partnership and commitment to this program. Together, we will continue empowering the next generation with these critical skills and explore new areas for us to collaborate.

In partnership,



Ray Martinez
EVERFI President & Co-Founder



About Money Moves

“ This course helped introduce me to the world of finance. The best thing that I learned was how to prevent scams, as well as some tips and tricks you can use to keep yourself safe. People aren't always going to fall for these scams, but I have personally seen people being scammed by fraud emails. It is great that people are teaching the youth about protecting themselves and their parents from being scammed.”

STUDENT, CA



About the Digital Curriculum

Money Moves: Modern Banking & Identity Protection®

Zelle® partnered with EVERFI to create a first-of-its-kind modern digital financial education curriculum called **Money Moves: Modern Banking & Identity Protection®**. This course, which launched on October 30, 2020, prepares high school students to bank responsibly in the digital age, protect themselves from scams and fraud, and secure their financial futures.

Throughout the digital course, students develop strategies to be savvy and safe when using mobile and online banking technology. After completing the course, students will be better able to identify fraud and scams and keep their information and bank accounts secure.

To ensure that **Money Moves: Modern Banking & Identity Protection®** was a dynamic, modern and engaging course, Zelle® and EVERFI embarked on an extensive course development process that involved Zelle® subject matter experts and significant user testing.



Course Modules

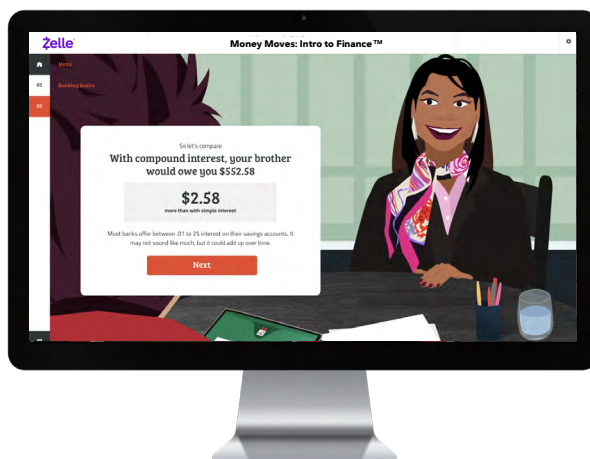
- Introductory Financial Concepts
- Modern Digital Banking
- Identity Theft & Fraud Prevention
- Peer-to-Peer Transactions



Available in both English and Spanish

Money Moves: Intro to Finance®

Zelle® also sponsors **Money Moves: Intro to Finance®**, an introductory finance course that empowers high school students with fundamental financial skills. Topics covered in this course include income and employment, budgeting, consumer skills, managing credit and debt, and insurance.



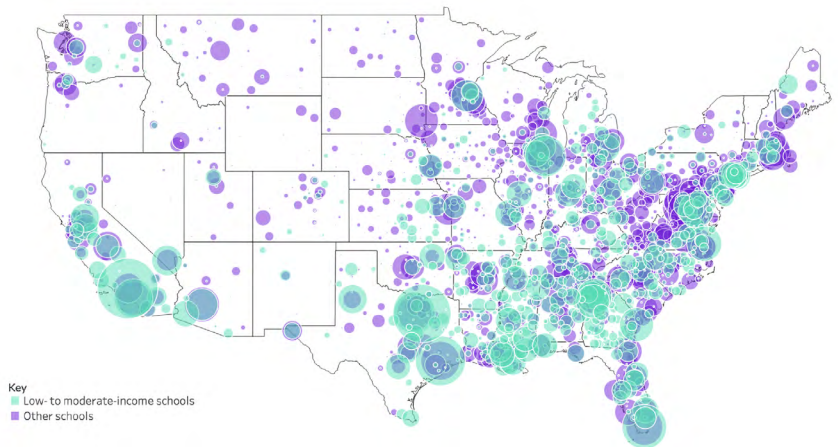
Course Topics

- Banking Basics
- Income and Employment
- Budgeting
- Consumer Skills
- Managing Credit and Debt
- Insurance

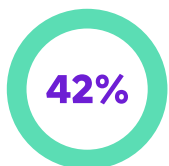
Ahead of the Curve: A Commitment to Education

Over the last year, individuals have experienced a shock to their financial well-being due to staggering inflation rates, extreme volatility in the stock market, and the rise in total dollars lost from sophisticated frauds and scams. In fact, in the first half of 2022, the U.S. has seen over 166,000 fraud reports and a reported loss of \$616 million¹. This underscores why Zelle® and EVERFI, the leading education technology innovator, entered into a strategic partnership in 2019 to teach high school students nationwide about modern banking, digital payment safety and the importance of protecting their personal identities.

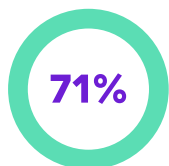
Zelle® is providing these important skills to students at zero cost to the schools. As educators evaluate and prioritize the needs of students and their families, they continue to utilize the **Money Moves: Modern Banking & Identity Protection®** digital course. Educators recognize it as a critical component to ensure the next generation has access to the practical knowledge they need to make smart financial decisions and thrive in an ever-changing digital world.



During the 2021-2022 school year, Zelle® and EVERFI empowered a diverse group of students across 49 states, Washington, D.C., and Puerto Rico, while **achieving 255% of the annual school activation goal**.



**Schools Reached
are Low- to Moderate-
Income Schools**



**Students at LMI Schools
Identify as Minorities**

**In the first half of 2022, the U.S. has
seen over 166,000 fraud reports
and a reported loss of \$616 million.**

Source: Federal Trade Commission Fraud Reports

School Year	Students Reached	Schools Nationwide	Hours of Learning
2019-20	11,102	233	32,707
2020-21	66,558	1,443	100,403
2021-22	131,193	2,546	184,087
Total	208,853	4,222	317,197

¹ Federal Trade Commission Fraud Reports 2022.

* EVERFI defines a school as a Low- to Moderate-Income school if at least 50% of students are eligible for free- or reduced-price lunch programs. If the district or state does not report lunch program data to NCES, the school is considered LMI if it is classified as a Title I school.

** "Minority" as defined by Section 308 of FIRREA means any "Black American, Asian American, Hispanic American, or Native American."

Race data is self-reported by students age 13 and older on pre-course surveys. Surveys are optional and anonymous. Students may select more than one racial or ethnic identity. Included in the metrics below are students who selected the categories referenced above (these students may *also* have selected an additional category, including white).

Better Together!

Zelle® would like to acknowledge the financial institutions from the Zelle Network® that have supported the Money Moves program through their own digital education programs in the 2021-2022 academic year. These financial institutions of varying sizes are partnering to enhance their Community Engagement, Environmental, Social, and Governance (ESG), Marketing, Corporate Social Responsibility (CSR), and/or Community Reinvestment Act (CRA) efforts.



Measuring Financial Capability



I most enjoyed the ability to educate myself on the dangers related to P2P payment platforms, I see many scams online and never realized people must be falling for them."

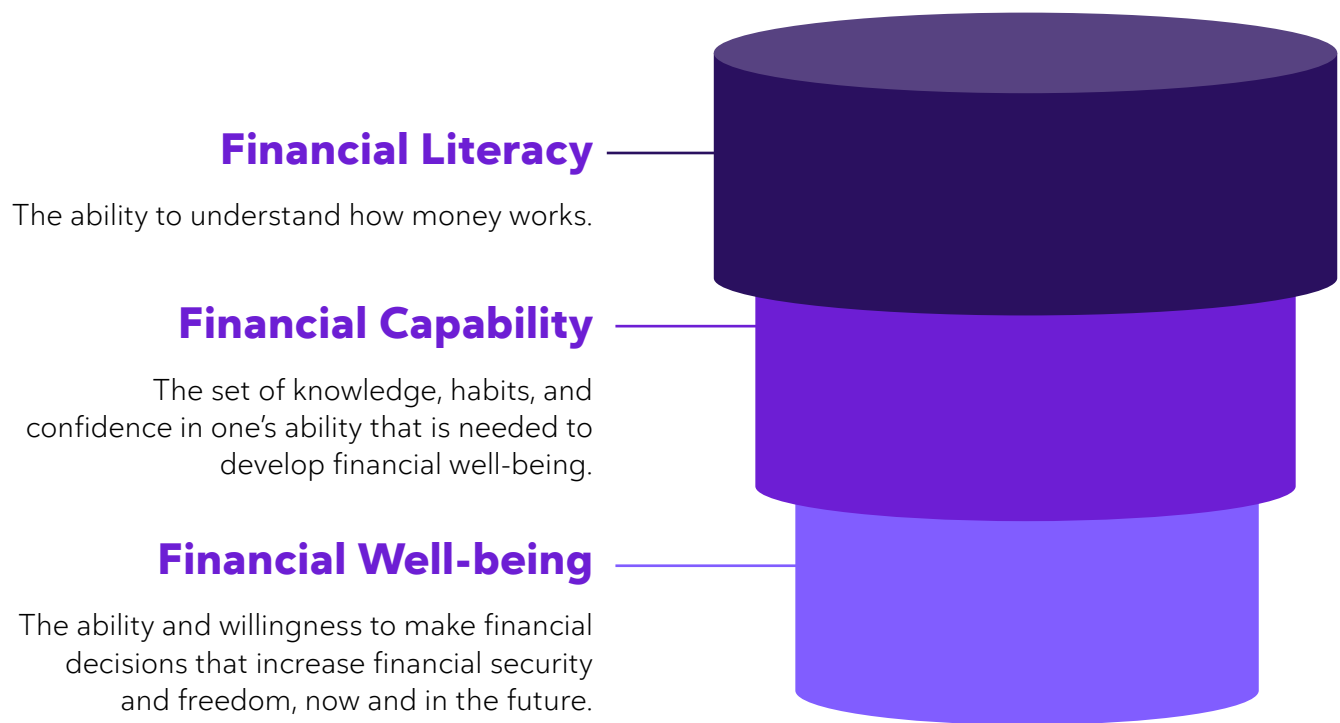
STUDENT, MN



Financial Capability

Financial capability is the critical link between financial literacy and financial well-being. EVERFI financial education is designed with financial capability in mind: learners not only learn, but they also build confidence and begin to develop the habits they need to support long-term financial well-being.

Throughout this report, you will find evidence of the impact financial education is having in the communities you care about. You'll see how you're making a difference in learners' knowledge, confidence, and habits. In short, how we're building financial capability.



(The program) makes you type in the amount someone has spent to see how much they really have left to show how fast money can be spent."

STUDENT, MA



I like that (the program) teaches you and helps you understand the concept of finances and details how to deposit checks, watch for scams, transfer money, etc."

STUDENT, CA

Measuring Financial Capability

To measure impact on learners' financial capability, EVERFI courses include pre- and post-lesson assessments for each topic which measure student knowledge and learning.

Additionally, courses include pre- and post-course surveys that ask about attitudes and behaviors toward course topics.



Curriculum Reach & Impact



What I like about this course is understanding how to safely manage my own money, as well as protecting my personal information and bank account if I order items online."

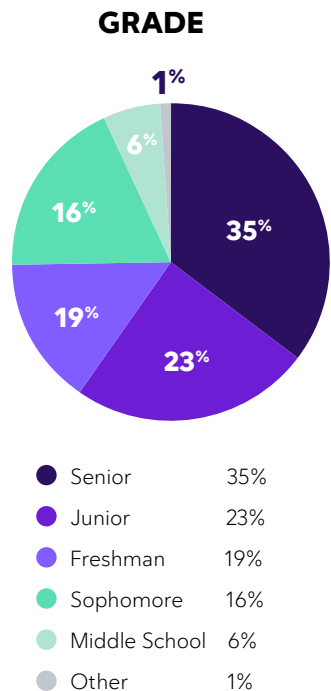
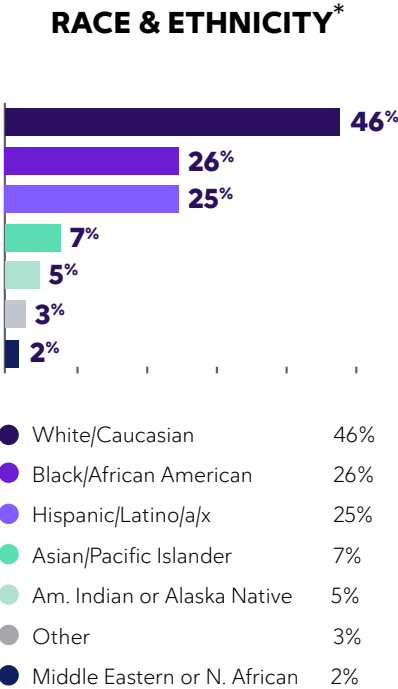
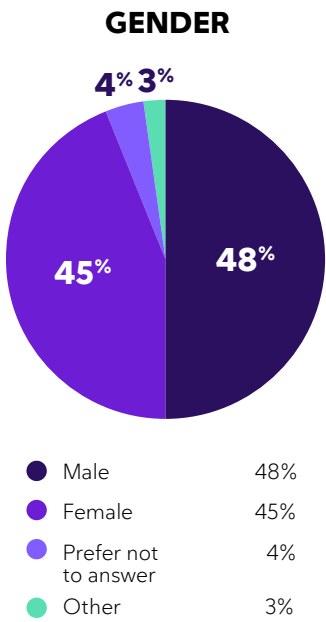
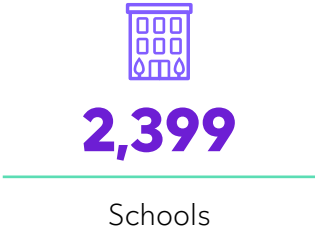
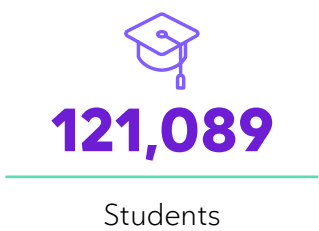
STUDENT, MA



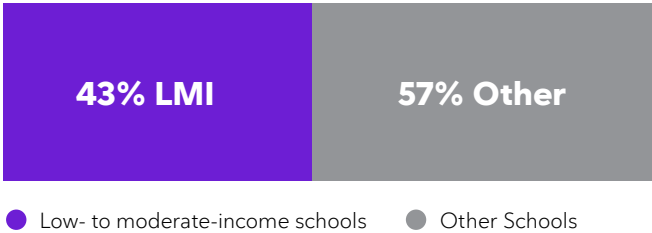
Money Moves: Modern Banking & Identity Protection®

Student Reach and Demographics

The following is a summary of the demographics of students who participated in the **Money Moves: Modern Banking & Identity Protection®** this year. Demographic information is self-reported by students 13 and older as part of the pre-course survey. All questions are optional, and students may choose not to share demographic information.



REACHING HIGH-NEED COMMUNITIES



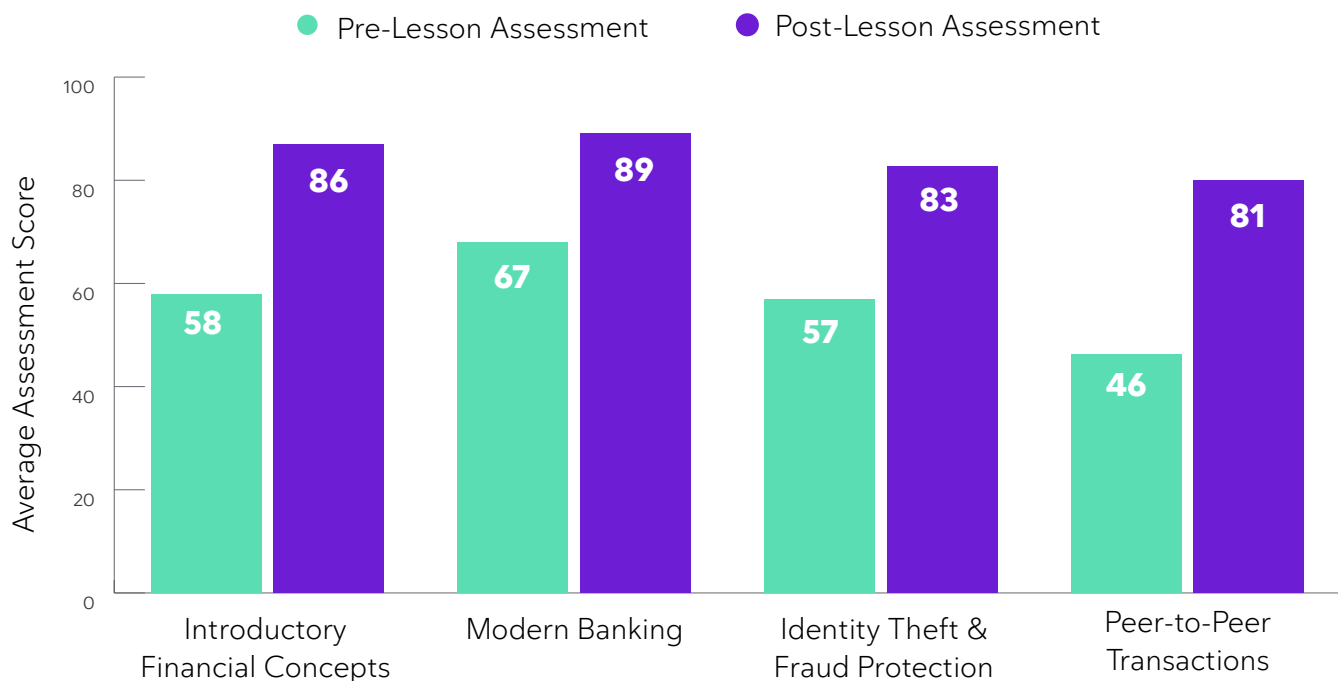
Due to changes in administrative reporting by some states and districts across the U.S., EVERFI defines a school as a school in a high need community if at least 50% of students are eligible for free- or reduced-price lunch programs. If the district or state does not report lunch program data to NCES, the school is considered LMI if it is classified as a Title I school.

**Students may select more than one race and ethnicity option; total may be greater than 100%.*

Money Moves: Modern Banking & Identity Protection®

Financial Knowledge

Money Moves: Modern Banking & Identity Protection® digs deeper into modern banking concepts and equips students with the information they need to manage their financial lives and protect themselves using online and mobile tools.

**49%**

Students' assessment scores increased by **49%** (from 57 to 85 out of 100) overall, and increased by **76%** (46 to 81 out of 100) on the topic of Peer-to-Peer Transactions.

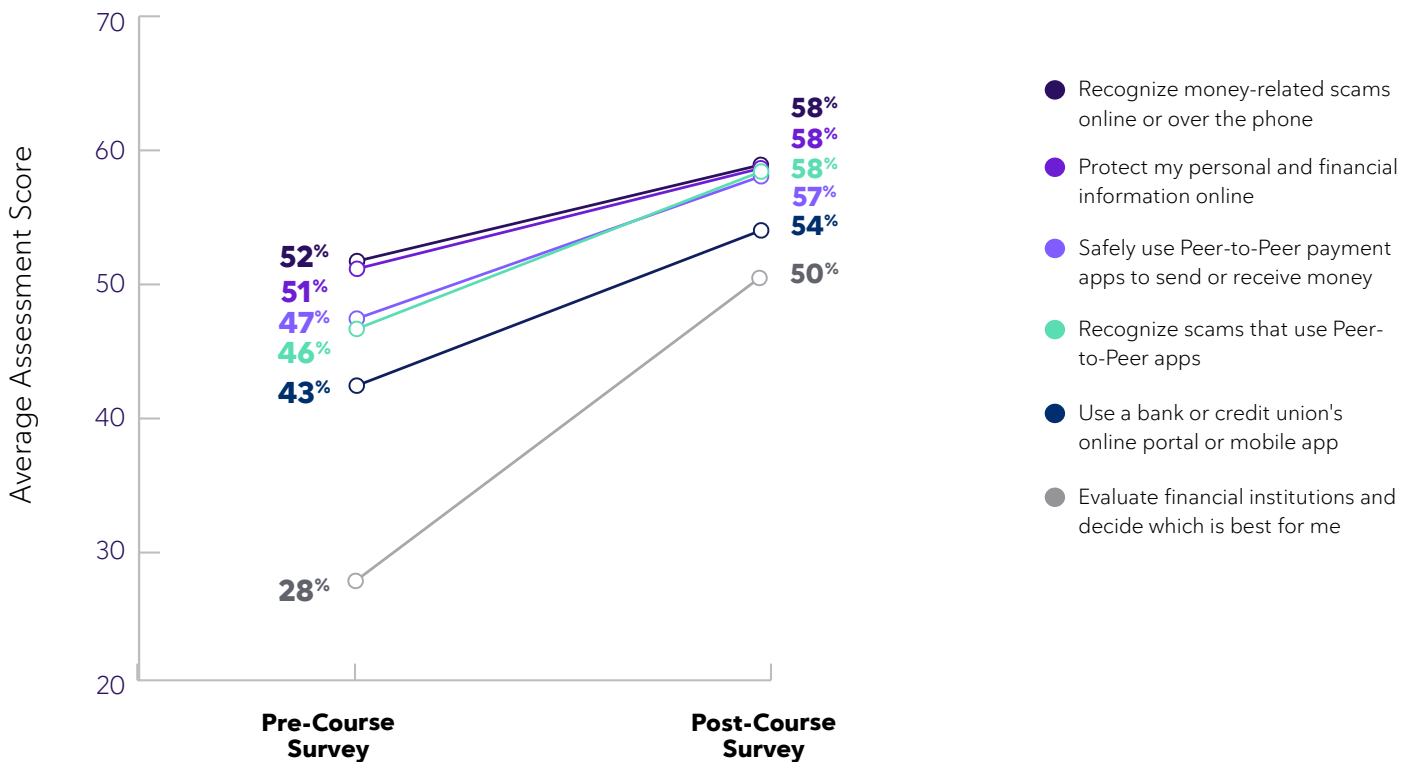
Money Moves: Modern Banking & Identity Protection®

Financial Confidence

Preparing for Financial Tasks

Beyond increasing students' knowledge of financial concepts and modern banking tools, **Money Moves: Modern Banking & Identity Protection®** provides students with real-world examples and simulations to increase their confidence in handling financial matters.

After taking **Money Moves: Modern Banking & Identity Protection®**, more students report feeling prepared to make smart financial decisions and to avoid being taken advantage of or defrauded while using online and mobile financial tools.



Money Moves: Modern Banking & Identity Protection®

Perceptions of Modern Banking

Demystifying Financial Systems and Modern Banking Tools

Before starting and after completing **Money Moves: Modern Banking & Identity Protection®**, students were asked to select which of a list of adjectives they agreed described:

- Financial Institutions
- Online Banking
- Peer-to-Peer Transactions

After the course, fewer students described financial institutions and tools as *confusing*, *intimidating*, or *difficult* to use.

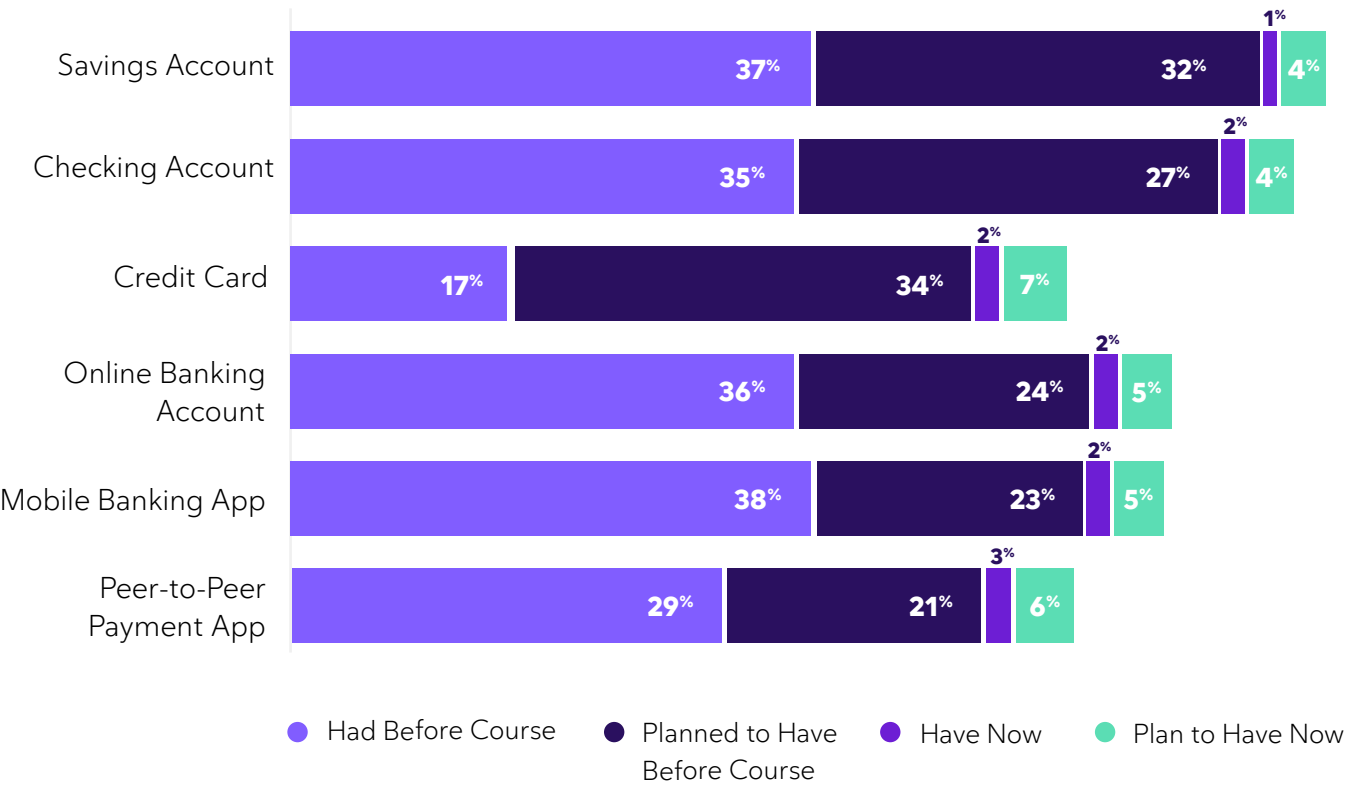
			Pre-course	Post-course
Financial Institutions	48%	decrease in students who say financial institutions are confusing .	42%	22%
	50%	decrease in students who say financial institutions are intimidating .	24%	12%
	50%	decrease in students who say financial institutions are difficult to use .	20%	10%
Online Banking	36%	decrease in students who say online banking is confusing .	25%	16%
	33%	decrease in students who say online banking is intimidating .	12%	8%
	44%	decrease in students who say online banking is difficult to use .	16%	9%
Peer-to-Peer Transactions	22%	decrease in students who say P2P transactions are confusing .	18%	14%
	9%	decrease in students who say P2P transactions are intimidating .	11%	10%
	18%	decrease in students who say P2P transactions are difficult to use .	11%	9%

Money Moves: Modern Banking & Identity Protection®

Financial System Engagement

Plans to Open Accounts

Adolescence, continuing through early adulthood, is prime time for increasing engagement with financial products and services. Reaching students as they are increasing their use of financial products can influence healthy habits and responsible use of financial products.



Between starting and finishing the course **9%** of students started using or plan to start using a Peer-to-Peer payment app.

Money Moves: Intro to Finance®

Student Reach and Demographics

The following is a summary of the demographics of students who participated in **Money Moves: Intro to Finance®** program this year. Demographic information is self-reported by students 13 and older as part of the pre-course survey. All questions are optional, and students may choose not to share demographic information.



10,104

Students



147

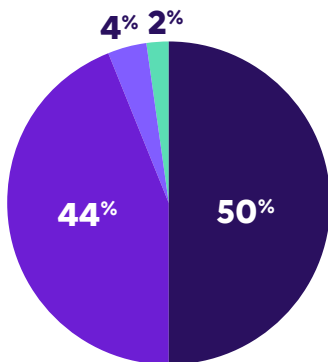
Schools



36,583

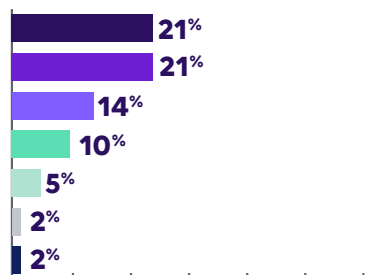
Hours of Learning

GENDER



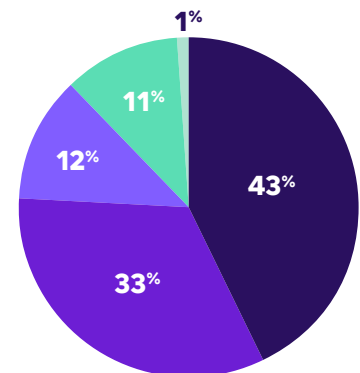
Male	50%
Female	44%
Prefer not to answer	4%
Other	2%

RACE & ETHNICITY*



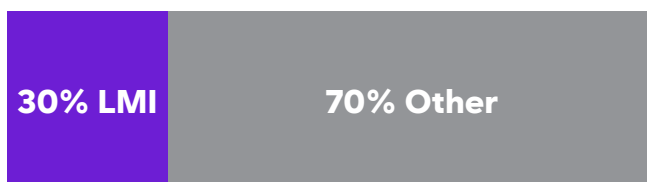
White/Caucasian	21%
Hispanic/Latino/a/x	21%
Black/African American	14%
Asian/Pacific Islander	10%
Am. Indian or Alaska Native	5%
Middle Eastern or N. African	2%
Other	2%

GRADE



Senior	43%
Junior	33%
Sophomore	12%
Freshman	11%
Middle School	1%

REACHING HIGH-NEED COMMUNITIES



● Low- to moderate-income schools ● Other Schools

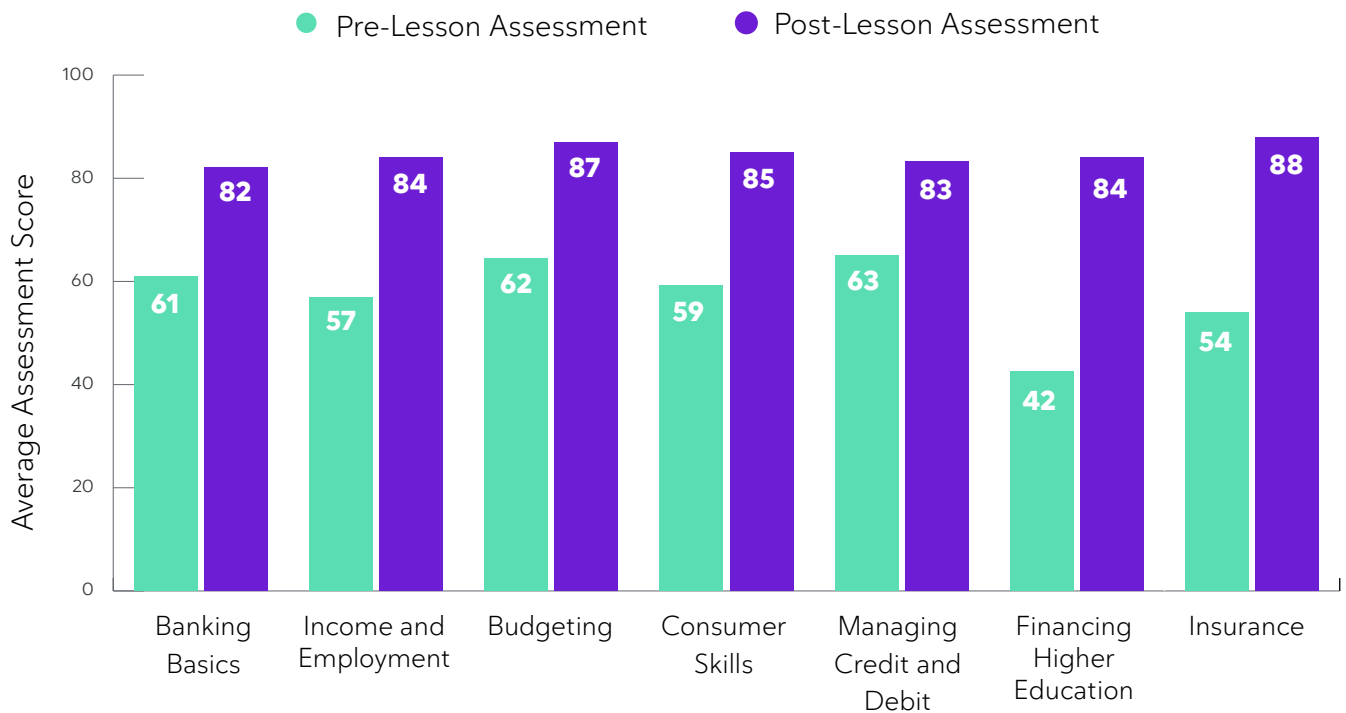
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Money Moves: Intro to Finance®

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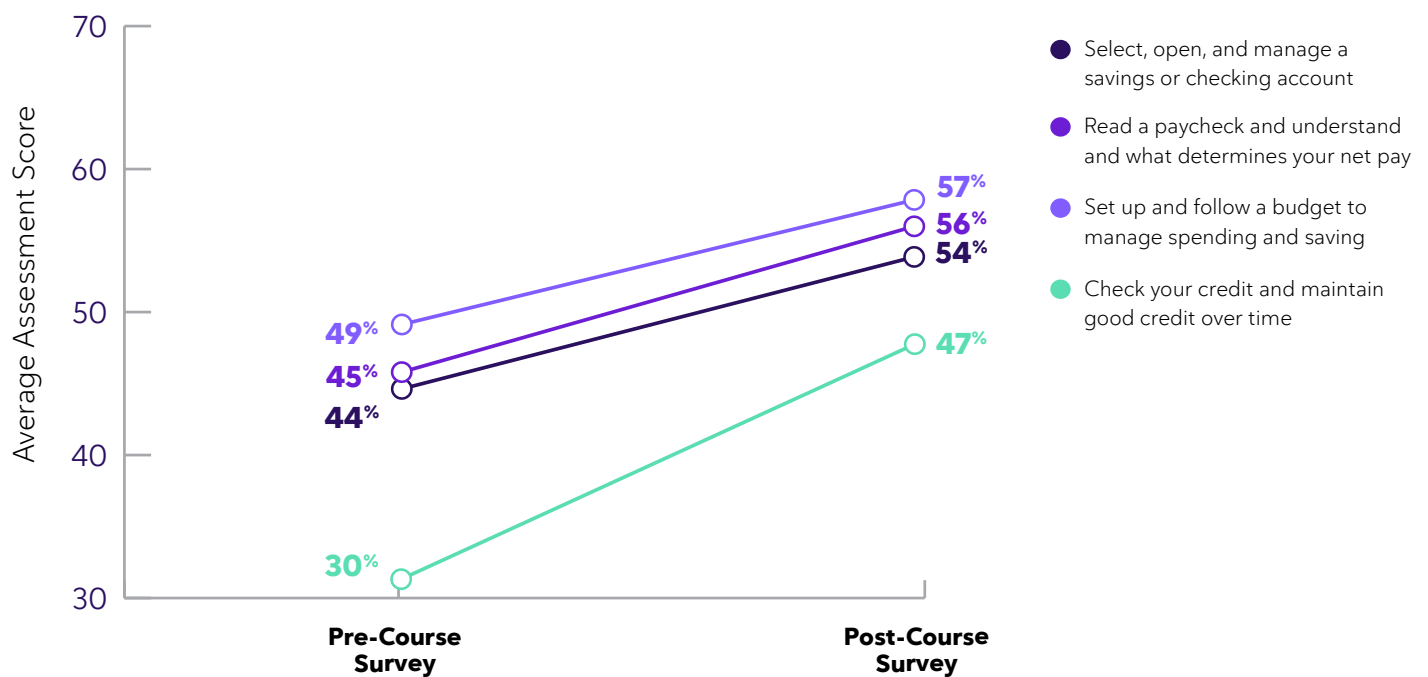
Money Moves: Intro to Finance®

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Beyond increasing students' knowledge of financial concepts and modern banking tools, **Money Moves: Intro to Finance®** provides students with real-world examples and simulations to increase their confidence in handling financial matters.

After taking **Money Moves: Intro to Finance®**, more students report feeling prepared to make smart financial decisions and to avoid being taken advantage of or defrauded while using online and mobile financial tools.



1.2x

1.2x as many students are prepared to set up and follow a budget after completing the course, a substantial step to achieving medium- and long-term financial goals.

Voices of Students and Educators

" The lessons in the course were relatable and easy to understand, while still being super informative. I think I learned a lot! It made the concept of being in charge of my own money a lot less intimidating."

STUDENT, MN



Money Moves: Modern Banking & Identity Protection®

Curriculum Specific Student Ratings



IMPORTANCE

Financial education is important for students my age.



PEER BENEFIT

Other students my age would benefit from taking this course.



UNDERSTANDING

This course increased my understanding of financial concepts.



PREPARATION

This course made me feel more prepared to use online and mobile applications to help manage my financial life.



I like that the course went in-depth on everything it was teaching me, like how to set up and manage a savings account, and a checking account. Also, how to manage your credit and the debts you owe. I really liked how it actually put you in different situations to teach you how to react."

STUDENT, IL



It taught us about banking in a modern, digital way that's actually relevant. Most financial advice we get is from our parents, who can lean towards more traditional methods out of fear regarding how secure online sites can be. Older generations can fall victim to scare tactics about what people can and can't do with your digital information, so this course is important in dispelling misinformation in the younger generation."

STUDENT, TX

Money Moves: Modern Banking & Identity Protection®

Curriculum Specific Educator Ratings



INTEREST

This course was interesting for students.



FIT

This course was easy to fit into my curriculum.



QUALITY

Overall, teachers rated the quality of the content as Good or Very Good.



NET PROMOTER SCORE

How likely are you to recommend this course to another educator?

(Scale from -100 to 100)



I appreciated the interactive nature, the course content and the ease of use - the students were interested in the content and it enabled me to provide content that I might not have had the chance to prepare otherwise."

TEACHER, CA



I enjoyed it when students used the vocabulary after the lesson. They also asked me deeper questions."

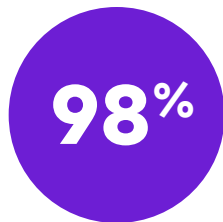
TEACHER, FL

Money Moves: Modern Banking & Identity Protection®

Educator Zelle® Brand Survey

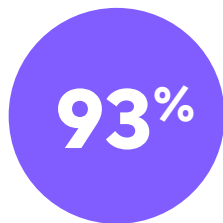
In April 2022, EVERFI conducted a survey of 287 teachers using the **Money Moves: Modern Banking & Identity Protection®**.

The survey asked about teachers' current and planned use of Peer-to-Peer payment services, their familiarity with Zelle®, and their perceptions of the value of modern financial education.



SATISFACTION WITH MONEY MOVES

98% of teachers feel modern financial literacy and identity protection education is **Very or Moderately Important** for their students.



QUALITY OF THE COURSE

93% of teachers rate the quality of **Money Moves: Modern Banking & Identity Protection®** as 'good or very good' after using the course.



TRUST AND SAFETY

Overall, **83%** of teachers say they at least somewhat trust Zelle®. This figure rises with teachers who are already familiar with Zelle® and peer-to-peer payment systems before using **Money Moves**.



It gave me access to up-to-date content regarding digital banking that I have struggled to find. I love the simulated phone that requires students to practice simulated transactions as a part of the lesson."

TEACHER, AZ

* Only educators who indicated they had never used Zelle® but were very likely to start using Zelle® in the future (9 or 10 on a 10 point scale) were asked for their motivation. Data represents a sample size of 12.

Growing Consumer Education & Advocacy



I liked the chance to learn more about P2P apps, like Zelle®, because almost all of my friends use them and I do not. They seem pretty convenient especially since I don't usually carry much cash, but I'm glad that I also learned about the risks of these apps."

STUDENT, MN



Growing Consumer Education & Advocacy

Over the last 12 months, EVERFI and Zelle® executed a comprehensive outreach plan, which utilized social media, press opportunities, webinars, and events, to create industry awareness of and promote their commitment to increasing financial literacy through education. It allowed Zelle® to reach a wide range of stakeholders, including the Zelle Network®, their internal employees and external customers, government and regulatory officials, as well as teachers, parents and students who wanted more information about the **Money Moves: Modern Banking & Identity Protection®** course.

Press Coverage & Social Media

To help promote the program's impact and highlight an incredible partnership, EVERFI and Zelle® leveraged social media and some great press spotlights.

SOCIAL MEDIA

AI Ko Shares Impact

- On May 27, 2022, CEO AI Ko shared a LinkedIn update on the impact of the Money Moves program and highlighted Zelle® receiving the *EVERFI 2022 Outstanding Commitment to Financial Literacy Award!*

Financial Literacy Month

- Throughout the month of April, Zelle® highlighted the importance of financial literacy for students and adults. They also announced the launch of their new Zelle® Learning Hub.



Albert Ko • 2nd
CEO at Early Warning®
4h • Edited •

+ Follow ...

Congratulations [Alexis Castorina](#) and our Zelle® #marketing team for a successful financial literacy program and a big thank you to our [EVERFI](#) partners for awarding us the 2022 Outstanding Commitment to Financial Literacy award!

Together with [EVERFI](#), we've brought the Zelle® "Money Moves" program to almost 190,000 students in over 3,000 schools since we first launched in 2020, empowering high school students to make sound financial decisions and setting them on a path to prosperity. This is especially important for students from underprivileged groups: according to a study from [The George Washington University](#), more than one-third of current wealth inequality could be accounted for by disparities in financial knowledge.

As a product of the LA public school system and a life-long believer in the importance of financial literacy, I couldn't be more proud of our partnership with [EVERFI](#) to bring financial education to students across the continental US.

[#financialliteracy](#) [#consumereducation](#) [#Zelle](#) [Early Warning®](#)

PRESS COVERAGE

Click On Detroit

- On April 15, 2022, Zelle® and the NBA's Detroit Pistons discussed their partnership to directly offer educational resources about smart and safe banking practices to local young adults. The Pistons were eager to partner with Zelle® after hearing about the Money Moves program that is run with EVERFI.

Fortune

- On September 21, 2021, EVERFI President & Co-Founder Ray Martinez published an Op-Ed titled "How to give students and families the keys to a better financial future" and noted Zelle® as one of the leaders "at the forefront of building greater financial capability for society as a whole."

Zelle® Employee Virtual Classroom Events

To enhance the digital learning experience for students, EVERFI and Zelle® hosted a series of virtual events with high schools across the country. During these events, Zelle® employee volunteers participated in a career panel discussion where they shared their personal career experiences and advice before leading an interactive trivia game about modern banking and digital safety topics.

All of the events served as meaningful opportunities for students who had already completed the **Money Moves: Modern Banking & Identity Protection®** course to meet leaders from Zelle® and for the volunteers to feel more connected to this community-based program.

Thank you to the incredible volunteers that gave their time to participate in these events:

- Alexis Castorina, Senior Director, Consumer Education
- Jack Kohoutek, Director, Data Science
- Josh Fajardo, Senior Director, Brand Marketing
- Kari Mather, Senior External Communications Manager
- Katherine Heid, Senior Product Counsel, Legal
- Mark Frizzell, Director, Social Media Marketing
- Meghan Fintland, Senior Director, External Communications
- Michelle Reams, Director, Partner Marketing
- Rachel Farmer, Marketing Manager, Consumer Education
- Rich Dean, Vice President, Sales Operations & Sales Support
- Sarah Berwick, Senior Partner Marketing Manager
- Serena Alvarez, Senior Manager, Delivery Management
- Soo-Lynn Getz, Director, Fraud Prevention

School events were hosted in: California, Georgia, Michigan, and North Carolina.

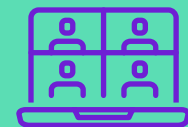


Wow, these are some GREAT tips!! I hope everyone is taking a lot of notes. Our volunteers from Zelle are providing so much wisdom on this Zoom!! We are so thankful you are here and sharing your time with my students!!"

MS. KATHIE SPAUN, CHINO HILLS HIGH SCHOOL | CHINO HILLS, CA



13 Employee volunteers



8 Events hosted



5 Schools participated

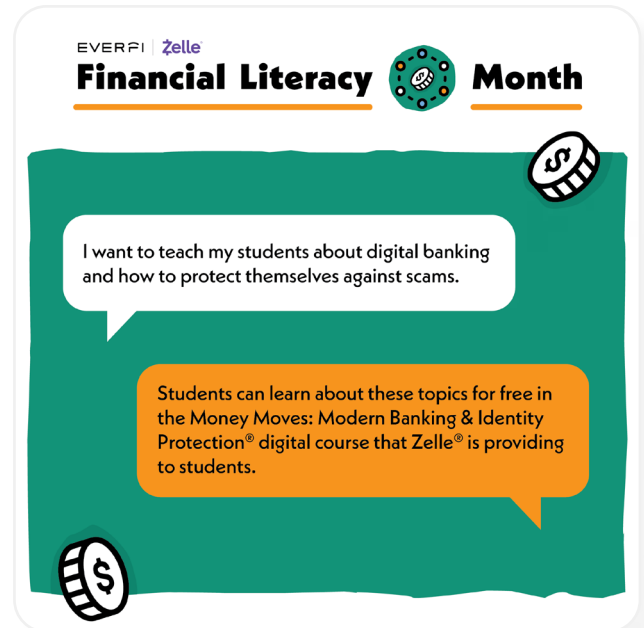


192 Students engaged

Highlighting Zelle® During Financial Literacy Month

During Financial Literacy Month in April, Zelle® created many different opportunities to discuss financial literacy including:

- Speaking on a Facebook Live with the EVERFI K-12 Team titled: *3 Tips to Empower Teenagers in a Modern Economy for Educators*
- Hosting three student career panel discussions with Zelle® employee volunteers in Detroit, MI and Charlotte, NC.
- As part of EVERFI's Financial Literacy Month scholarship contest, a student at a Zelle® sponsored school in North Carolina received a \$1,000 prize and their teacher received a \$250 classroom donation.



Recognition for Commitment to Financial Literacy

In recognition of their innovative partnership and impact they are making on local communities, Zelle® was awarded the **EVERFI 2022 Outstanding Commitment to Financial Literacy Award**. The Zelle® team was presented with this award by EVERFI President & Co-Founder Ray Martinez, alongside community partners at a luncheon in San Francisco during April's Financial Literacy Month.



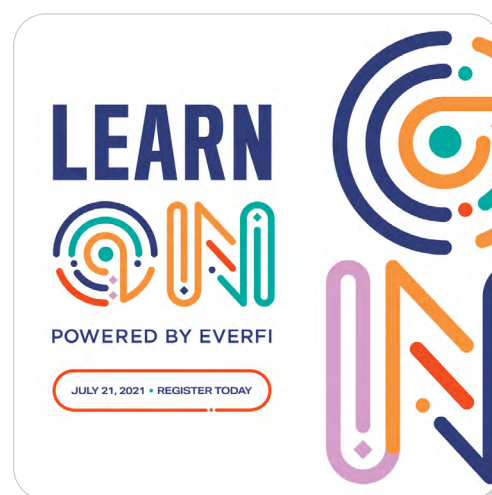
Community Conversations about Financial Literacy

On February 9, 2022, Zelle® Senior Director of Consumer Education Alexis Castorina was the featured speaker on a national webinar with The Financial Brand titled “Engaging Gen Z with Financial Education.” This webinar had almost 250 live listeners and helped initiate 12 meetings with financial institutions within the Zelle Network® to discuss the **Money Moves: Modern Banking & Identity Protection®** program.

Educator Support and Professional Development

LEARNON CONFERENCE

For the second consecutive year, Zelle® sponsored and participated in EVERFI's LearnOn, an annual nationwide virtual conference of teachers and educators that drew over 3,500 attendees. The conference allows teachers to explore the latest research and resources related to real world learning, network digitally with teachers, and receive a certificate for professional development. On July 21, 2021, Alexis Castorina, Senior Director of Consumer Education at Zelle®, and Dr. Dan Zapp, Senior Director of Research at EVERFI, led a discussion titled “The Lasting Impact of Financial Education.”

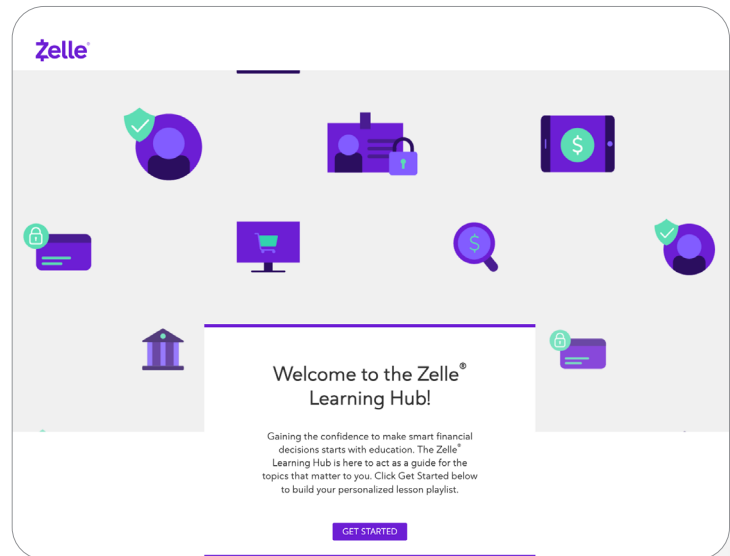


WEBINARS & TRAININGS

During the 2021-2022 school year, in addition to locally coordinated school-based and district-based trainings, EVERFI offered an additional 42 webinars (both live and on-demand) that reached more than 18,000 registrants across the country. Many of these trainings specifically referenced the **Money Moves: Modern Banking & Identity Protection®** course. Furthermore, EVERFI expanded its YouTube video strategy and released 80 new videos to help educators get started on the teacher’s platform, highlight newly-released courses and share teacher anecdotes, all of which saw over 43,000 engagements.

Financial Education Beyond High School: Zelle® Learning Hub

On April 20, 2022, Zelle® launched the Zelle® Learning Hub to create a comprehensive financial education library accessible to adults using Zelle®. Within this hub, users can learn about topics like identity protection, managing your credit score, planning for retirement, taking out a loan, growing a small business, and more. Through this new initiative, Zelle® is equipping consumers with a robust library of foundational education that meets them where they are in their financial journey.



777

USER COUNT

Between April and July 2022, there have been **777 total users** on the Zelle® Learning Hub.

17:05

TIME SPENT ON SITE

On average, users spend **17 minutes and 5 seconds** on the site.

Below are the titles of the top 5 most popular content playlists on the site as of July 2022.

1. Owning a Home
2. Financial Caregiving
3. Building Financial Capability
4. Preparing for Retirement
5. Investing in Your Future

Appendix

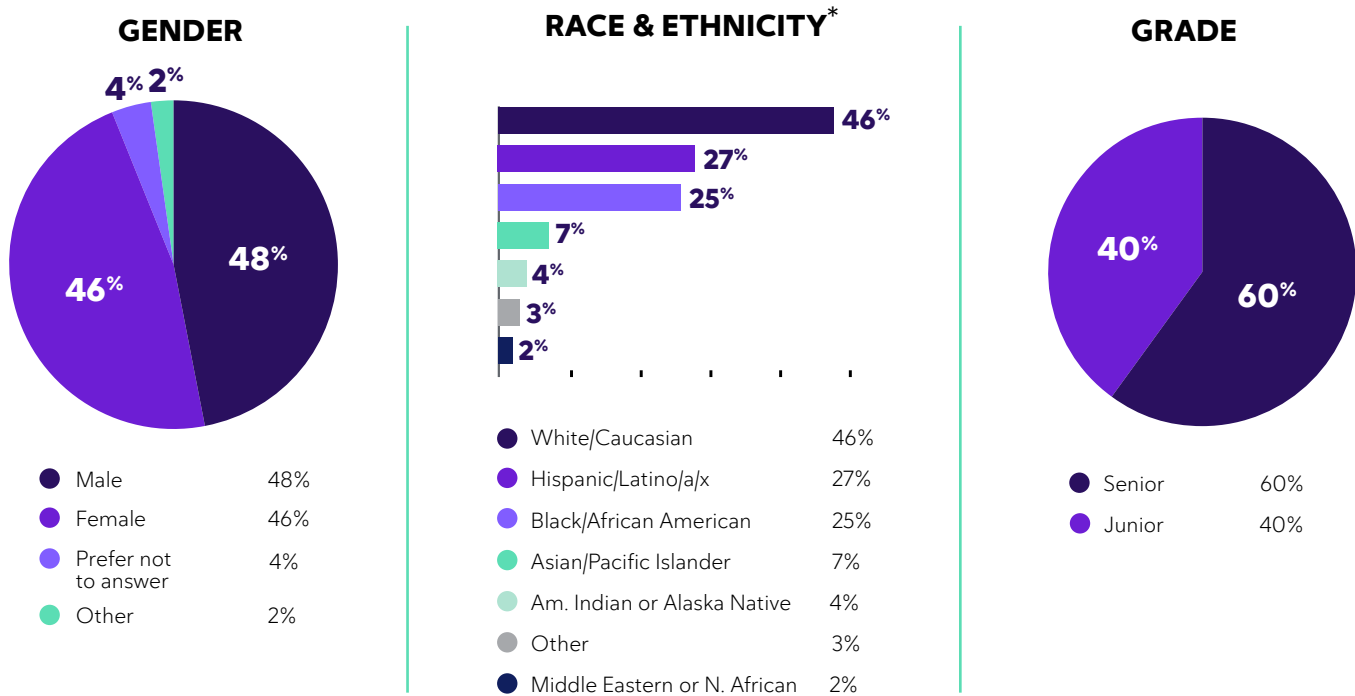
Impact Data Specific to Junior
& Senior Students and Low- to
Moderate-Income School Subgroups



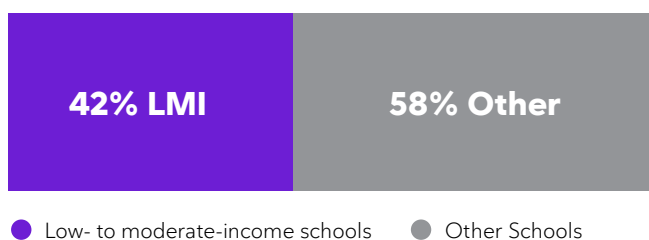
Junior and Senior Students

Student Demographics

The following is a summary of the demographics of students who participated in the **Money Moves: Modern Banking & Identity Protection®** course this year. Demographic information is self-reported by students 13 and older as part of the pre-course survey. All questions are optional, and students may choose not to share demographic information.



REACHING HIGH-NEED COMMUNITIES



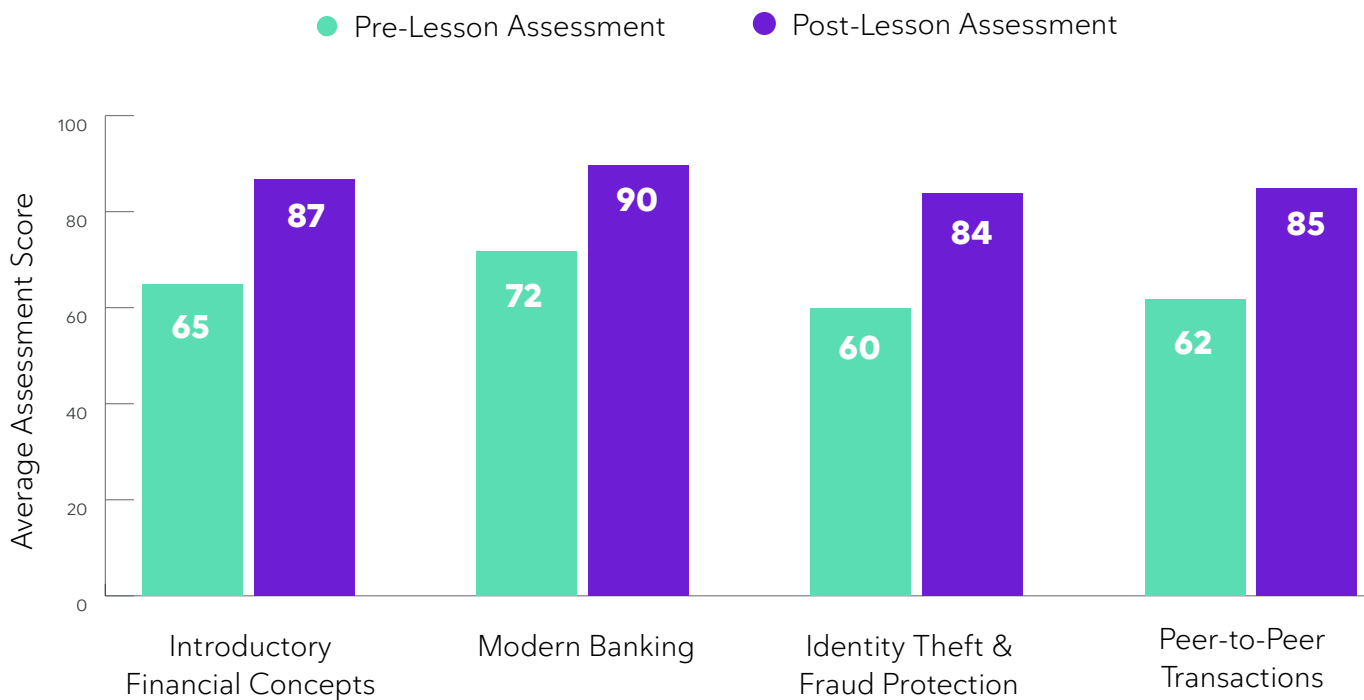
Due to changes in administrative reporting by some states and districts across the U.S., EVERFI defines a school as a school in a high need community if at least 50% of students are eligible for free- or reduced-price lunch programs. If the district or state does not report lunch program data to NCES, the school is considered LMI if it is classified as a Title I school.

*Students may select more than one race and ethnicity option; total may be greater than 100%.

Junior and Senior Students

Financial Knowledge

Money Moves: Modern Banking & Identity Protection® digs deeper into modern banking concepts and equips students with the information they need to manage their financial lives and protect themselves using online and mobile tools.



39%

Junior and senior students' assessment scores increased by **39%** (from 62 to 85 out of 100) overall.

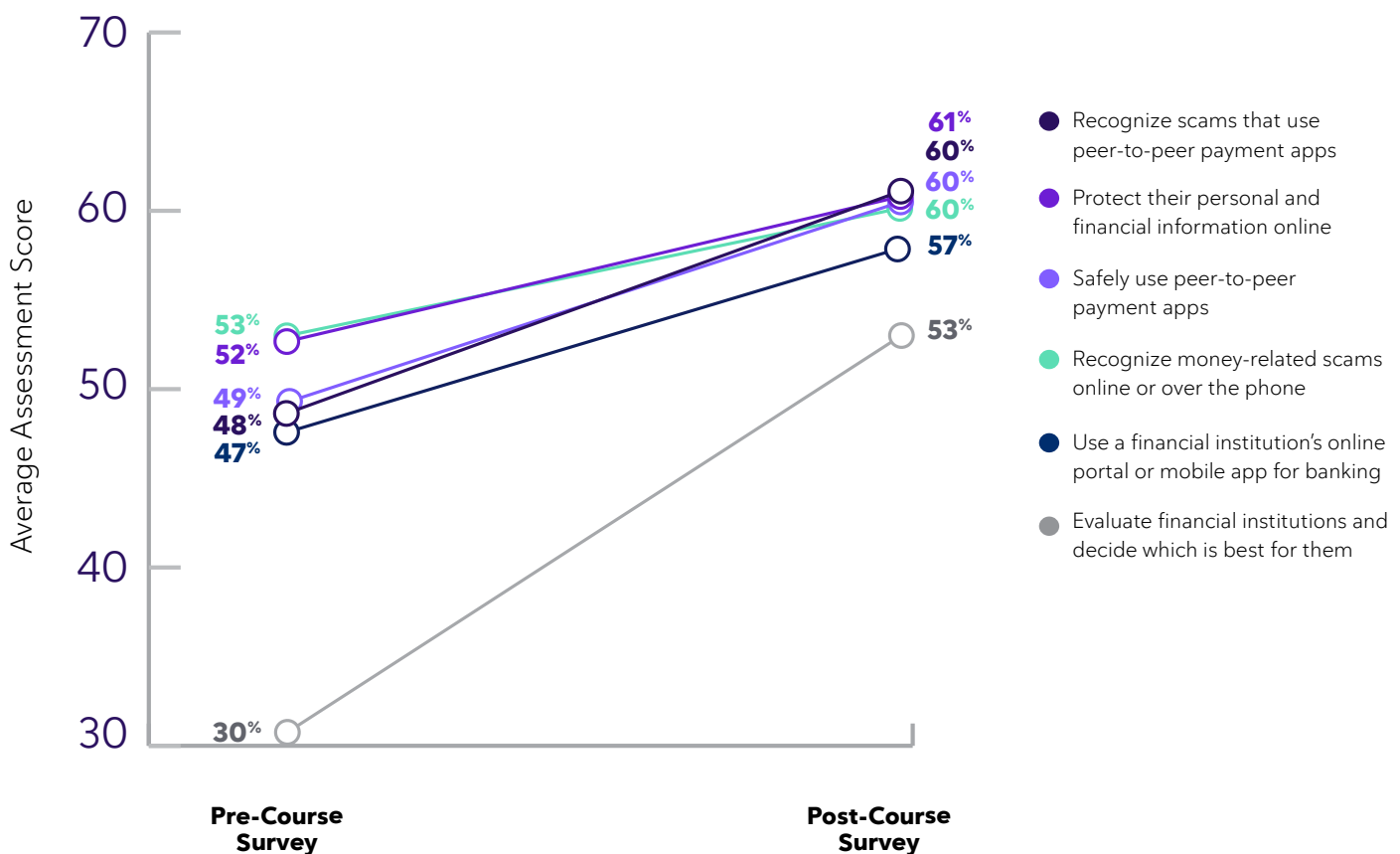
Junior and Senior Students

Financial Confidence

Preparing for Financial Tasks

Beyond increasing students' knowledge of financial concepts and modern banking tools, **Money Moves: Modern Banking & Identity Protection®** provides students with real-world examples and simulations to increase their confidence in handling financial matters.

After taking **Money Moves: Modern Banking & Identity Protection®**, more students report feeling prepared to make smart financial decisions and to avoid being taken advantage of or defrauded while using online and mobile financial tools.



Junior and Senior Students

Perceptions of Modern Banking

Demystifying Financial Systems and Modern Banking Tools

Before starting and after completing **Money Moves: Modern Banking & Identity Protection®**, students were asked to select which of a list of adjectives they agreed described:

- Financial Institutions
- Online Banking
- Peer-to-Peer Transactions

After the course, fewer students described financial institutions and tools as *confusing*, *intimidating*, or *difficult* to use.

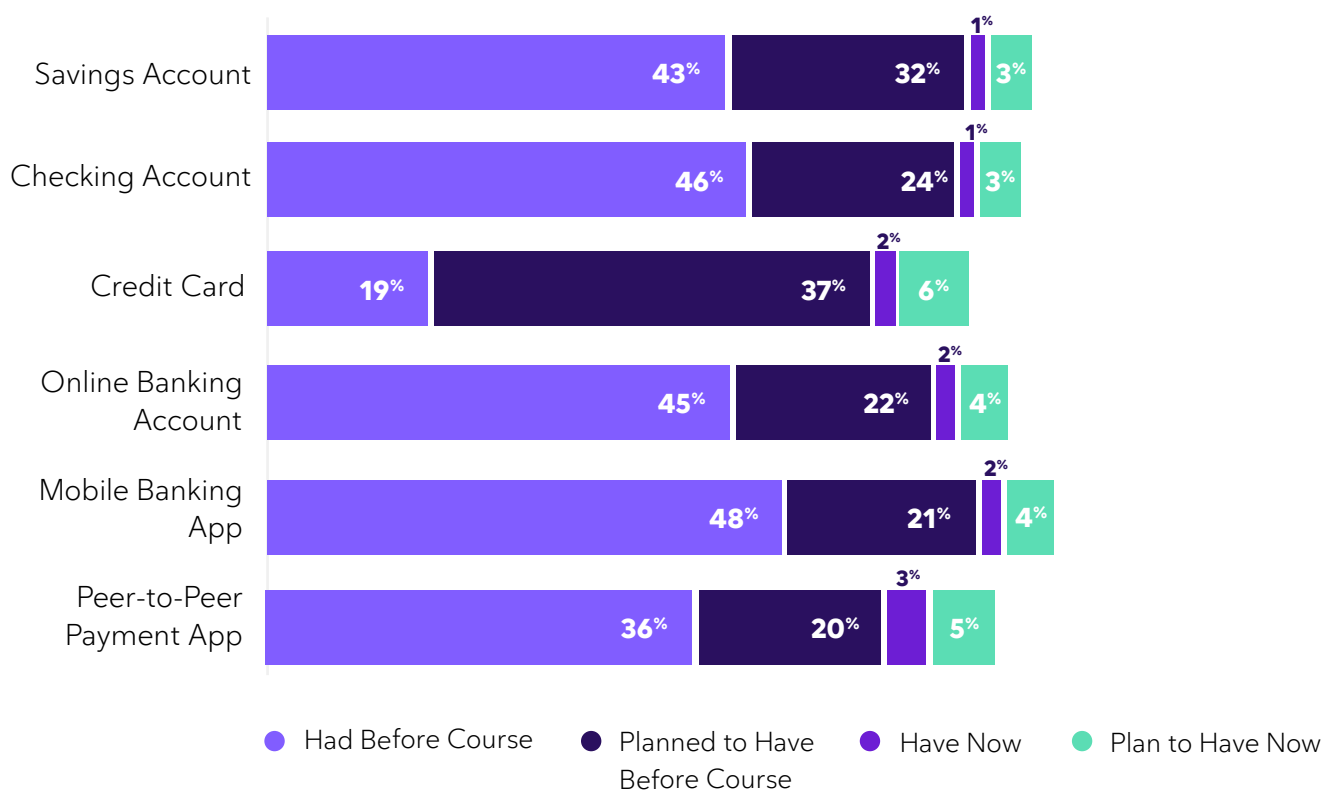
			Pre-course	Post-course
Financial Institutions	49%	decrease in students who say financial institutions are confusing .	41%	21%
	52%	decrease in students who say financial institutions are intimidating .	25%	12%
	50%	decrease in students who say financial institutions are difficult to use .	18%	9%
Online Banking	36%	decrease in students who say online banking is confusing .	22%	14%
	27%	decrease in students who say online banking is intimidating .	11%	8%
	38%	decrease in students who say online banking is difficult to use .	13%	8%
Peer-to-Peer Transactions	24%	decrease in students who say P2P transactions are confusing .	17%	13%
	18%	decrease in students who say P2P transactions are intimidating .	11%	9%
	20%	decrease in students who say P2P transactions are difficult to use .	10%	8%

Junior and Senior Students

Financial System Engagement

Plans to Open Accounts

Adolescence, continuing through early adulthood, is prime time for increasing engagement with financial products and services. Reaching students as they are increasing their use of financial products can influence healthy habits and responsible use of financial products.



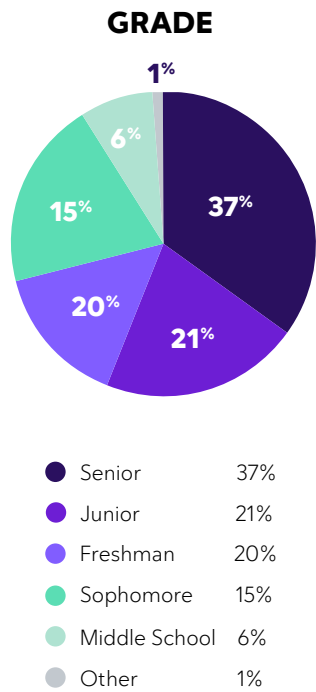
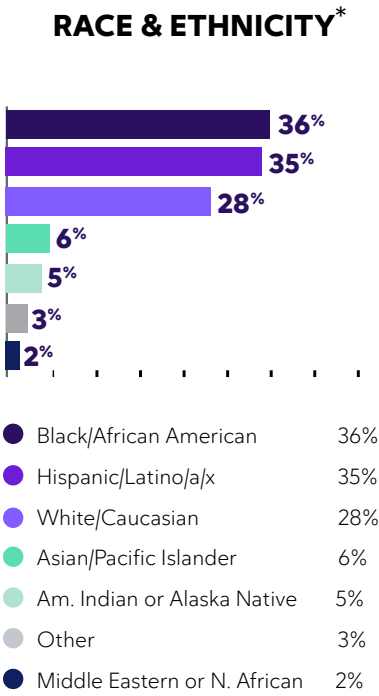
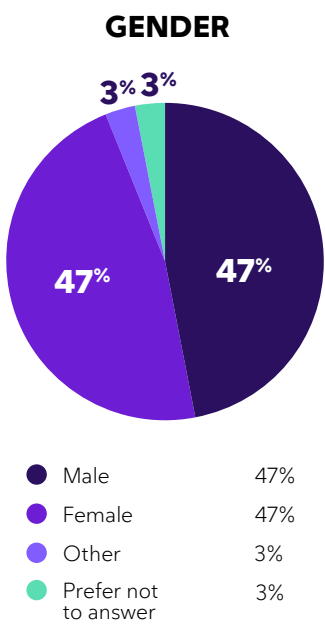
8%

Between starting and finishing the course **8%** of students started using or plan to start using a Peer-to-Peer payment app.

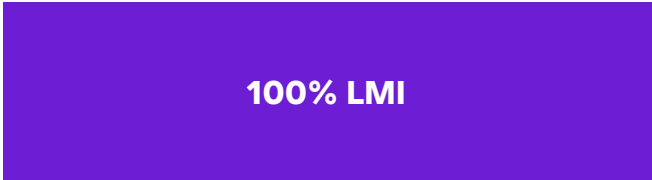
LMI Schools

Student Demographics

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REACHING HIGH-NEED COMMUNITIES



● Low- to moderate-income schools

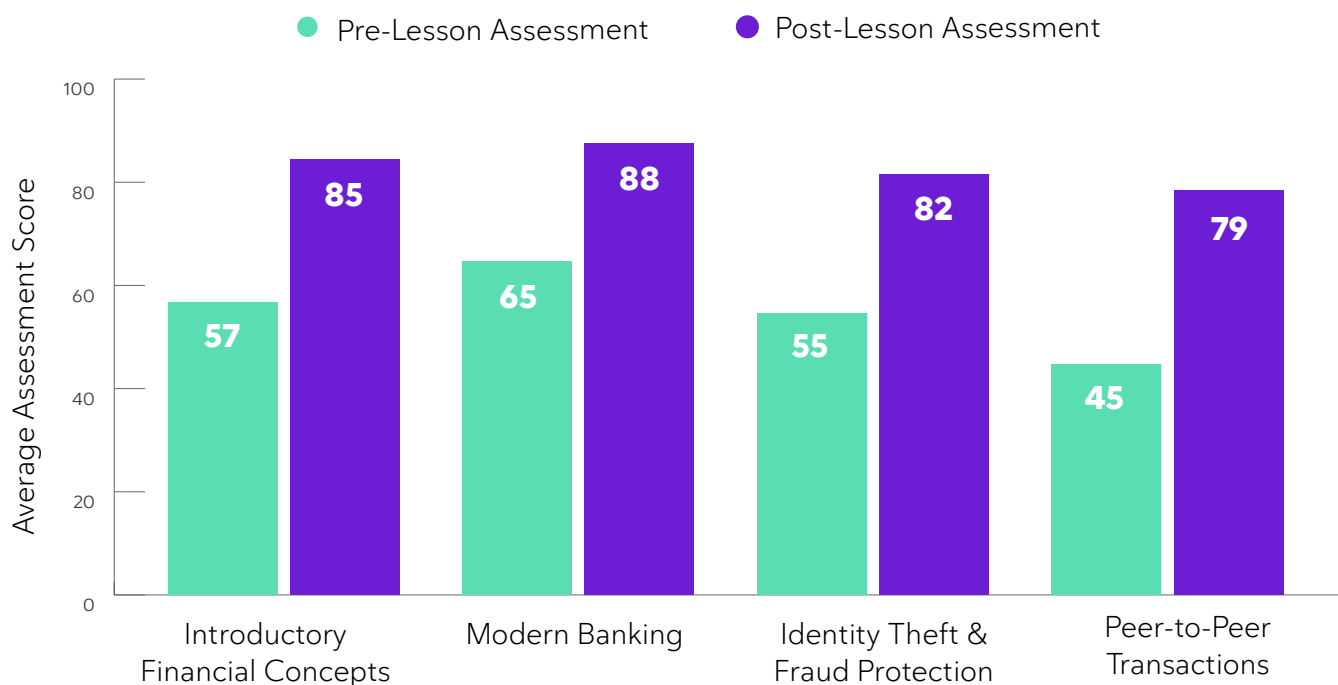
Due to changes in administrative reporting by some states and districts across the U.S., EVERFI defines a school as a school in a high need community if at least 50% of students are eligible for free- or reduced-price lunch programs. If the district or state does not report lunch program data to NCES, the school is considered LMI if it is classified as a Title I school.

*Students may select more than one race and ethnicity option; total may be greater than 100%.

LMI Schools

Financial Knowledge

Money Moves: Modern Banking & Identity Protection® digs deeper into modern banking concepts and equips students with the information they need to manage their financial lives and protect themselves using online and mobile tools.

**50%**

LMI school students' assessment scores increased by **50%** (from 56 to 84 out of 100) overall.

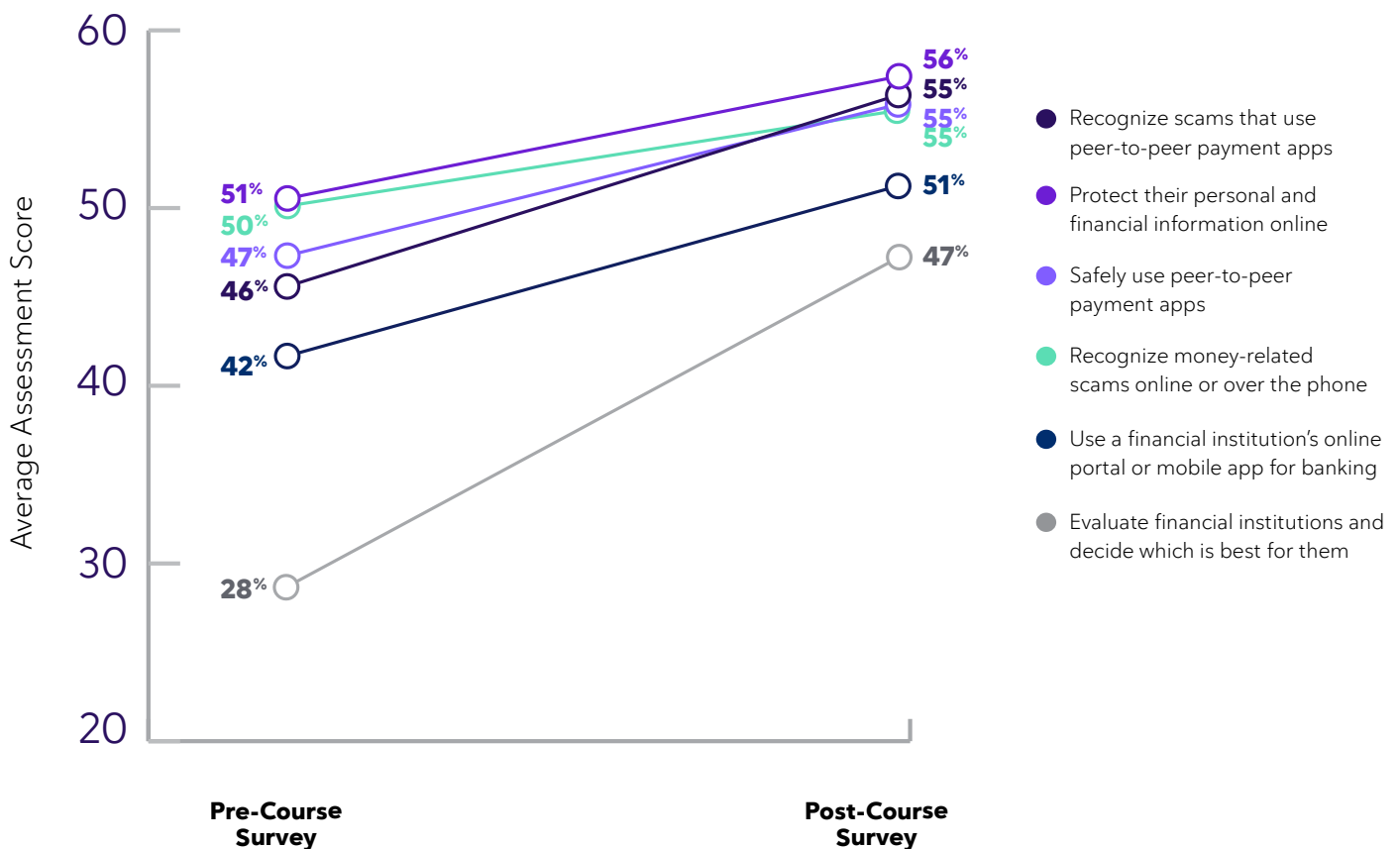
LMI Schools

Financial Confidence

Preparing for Financial Tasks

Beyond increasing students' knowledge of financial concepts and modern banking tools, **Money Moves: Modern Banking & Identity Protection®** provides students with real-world examples and simulations to increase their confidence in handling financial matters.

After taking **Money Moves: Modern Banking & Identity Protection®**, more students report feeling prepared to make smart financial decisions and to avoid being taken advantage of or defrauded while using online and mobile financial tools.



LMI Schools

Perceptions of Modern Banking

Demystifying Financial Systems and Modern Banking Tools

Before starting and after completing **Money Moves: Modern Banking & Identity Protection®**, students were asked to select which of a list of adjectives they agreed described:

- Financial Institutions
- Online Banking
- Peer-to-Peer Transactions

After the course, fewer students described financial institutions and tools as *confusing*, *intimidating*, or *difficult* to use.

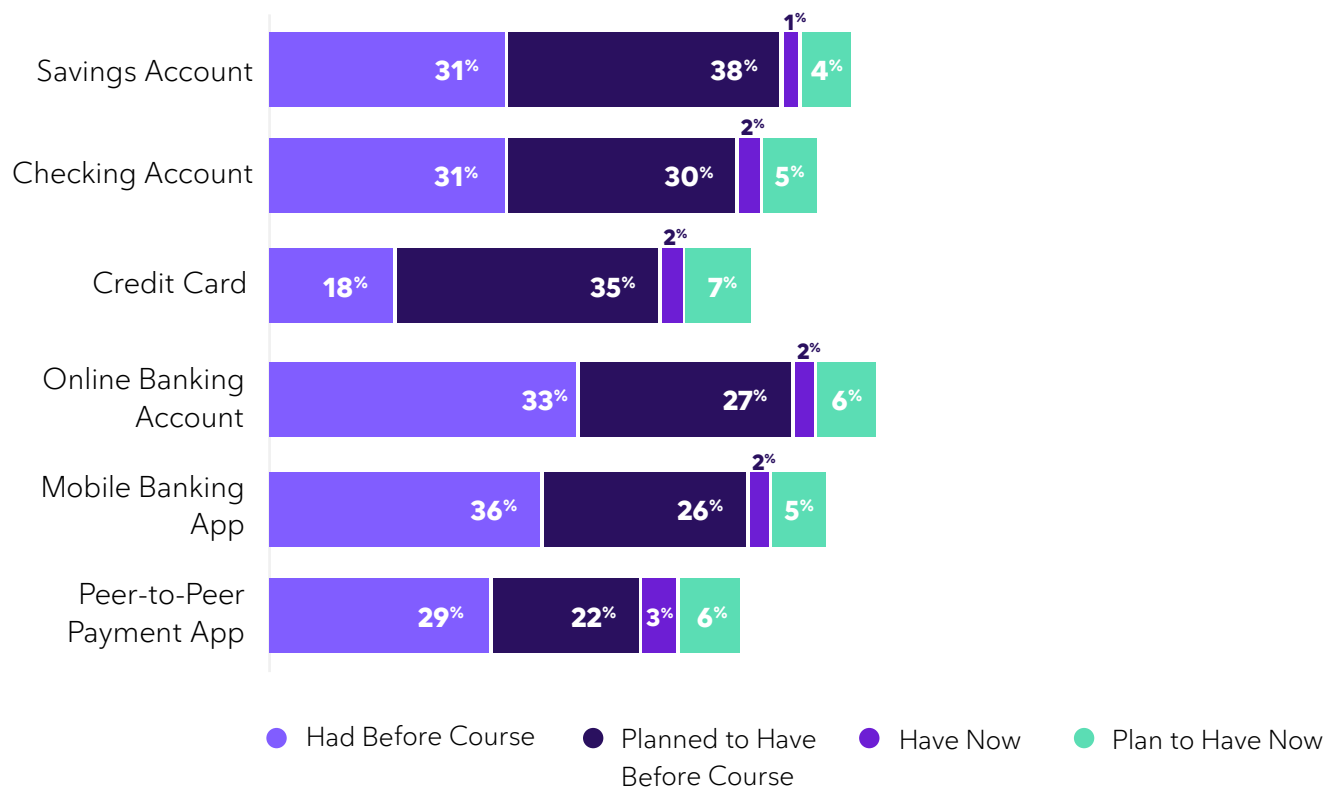
			Pre-course	Post-course
Financial Institutions	44%	decrease in students who say financial institutions are confusing .	41%	23%
	48%	decrease in students who say financial institutions are intimidating .	21%	11%
	50%	decrease in students who say financial institutions are difficult to use .	20%	10%
Online Banking	36%	decrease in students who say online banking is confusing .	25%	16%
	33%	decrease in students who say online banking is intimidating .	12%	8%
	38%	decrease in students who say online banking is difficult to use .	16%	10%
Peer-to-Peer Transactions	26%	decrease in students who say P2P transactions are confusing .	19%	14%
	9%	decrease in students who say P2P transactions are intimidating .	11%	10%
	18%	decrease in students who say P2P transactions are difficult to use .	11%	9%

LMI Schools

Financial System Engagement

Plans to Open Accounts

Adolescence, continuing through early adulthood, is prime time for increasing engagement with financial products and services. Reaching students as they are increasing their use of financial products can influence healthy habits and responsible use of financial products.



Between starting and finishing the course **9%** of students started using or plan to start using a peer-to-peer payment app.

EVERFI

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