



EVERFI®  
from Blackbaud

# HCN Bank Impact Report

Financial Education  
2022-2023 School Year

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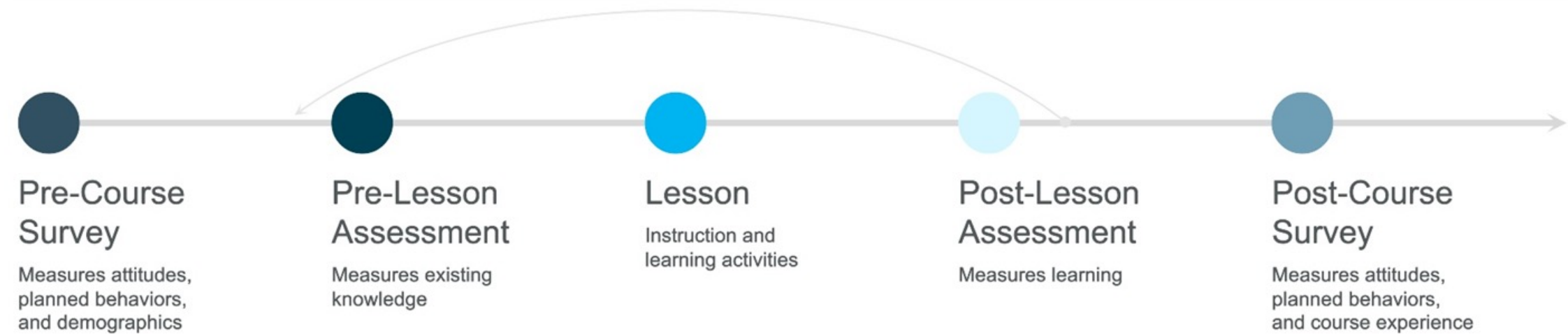
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# About This Report

To measure learner impact, EVERFI focuses on students' knowledge, attitudes, and planned behaviors.

**Assessments** before and after each lesson measure what students already know and what they've learned. Assessments are required and grades are reported to educators.

**Surveys** at the beginning and end of the course experience ask learners to reflect on how they feel, what they plan to do, and their experience with the course. Surveys are optional, students under 13 years old are not surveyed, and survey response data is anonymized.

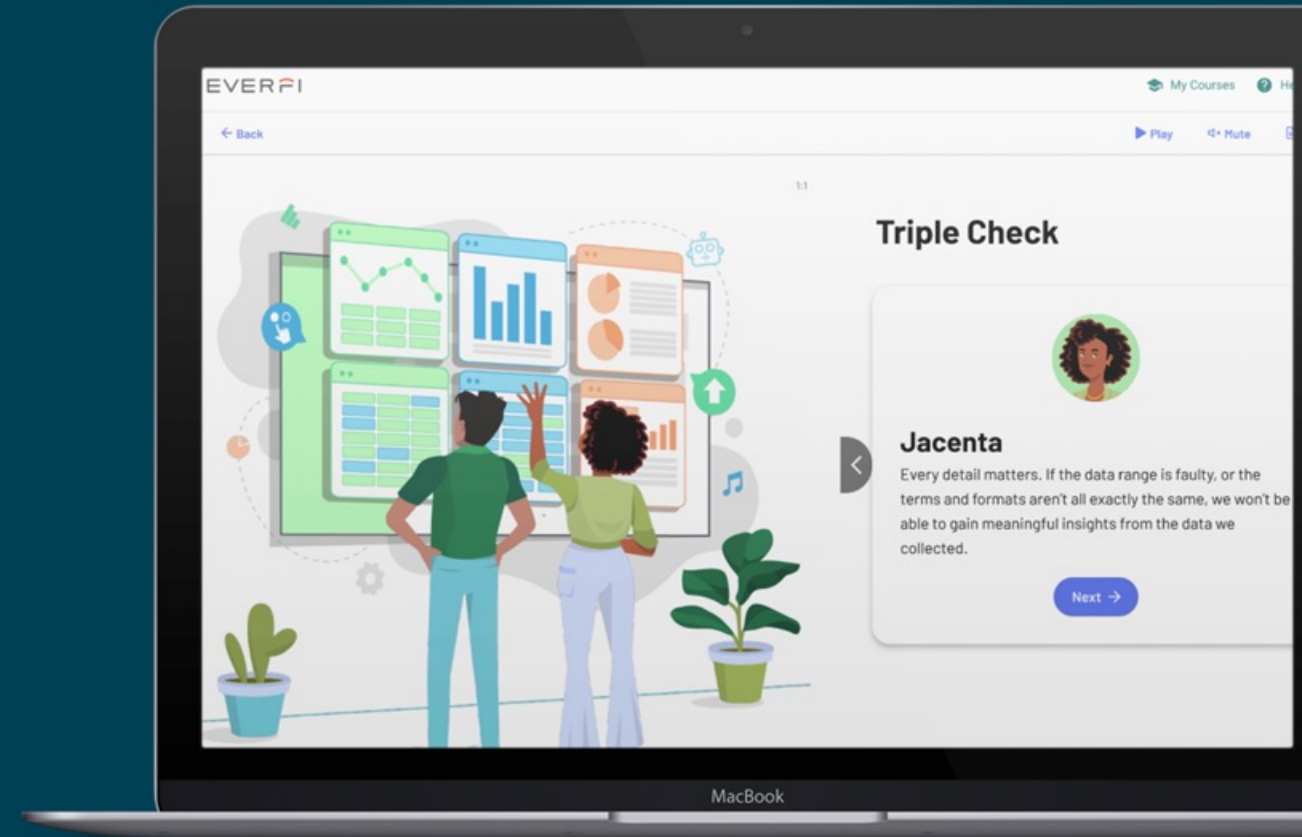


Survey insights in this report are based on responses from students who answered to both the pre- and the post-course surveys. Demographic data is based on responses to pre-course surveys, which include demographic questions. Assessment data reflects all students participating in the course.

	Pre-Course Responses	Pre- and Post-Course Responses
EVERFI	508.0	197.0



# About Your Learners



## Program Reach



**663**  
Students



**8**  
Schools



**1,948**  
Hours of Learning

## Program Reach in Low- to Moderate-Income Communities

A school is considered Low- to Moderate-Income if more than 50% of students are eligible for free- or reduced-price lunch programs. If the district or state does not report lunch program data to the National Center for Education Statistics, the school is considered LMI if it is classified as a Title I school.



**648**  
Students



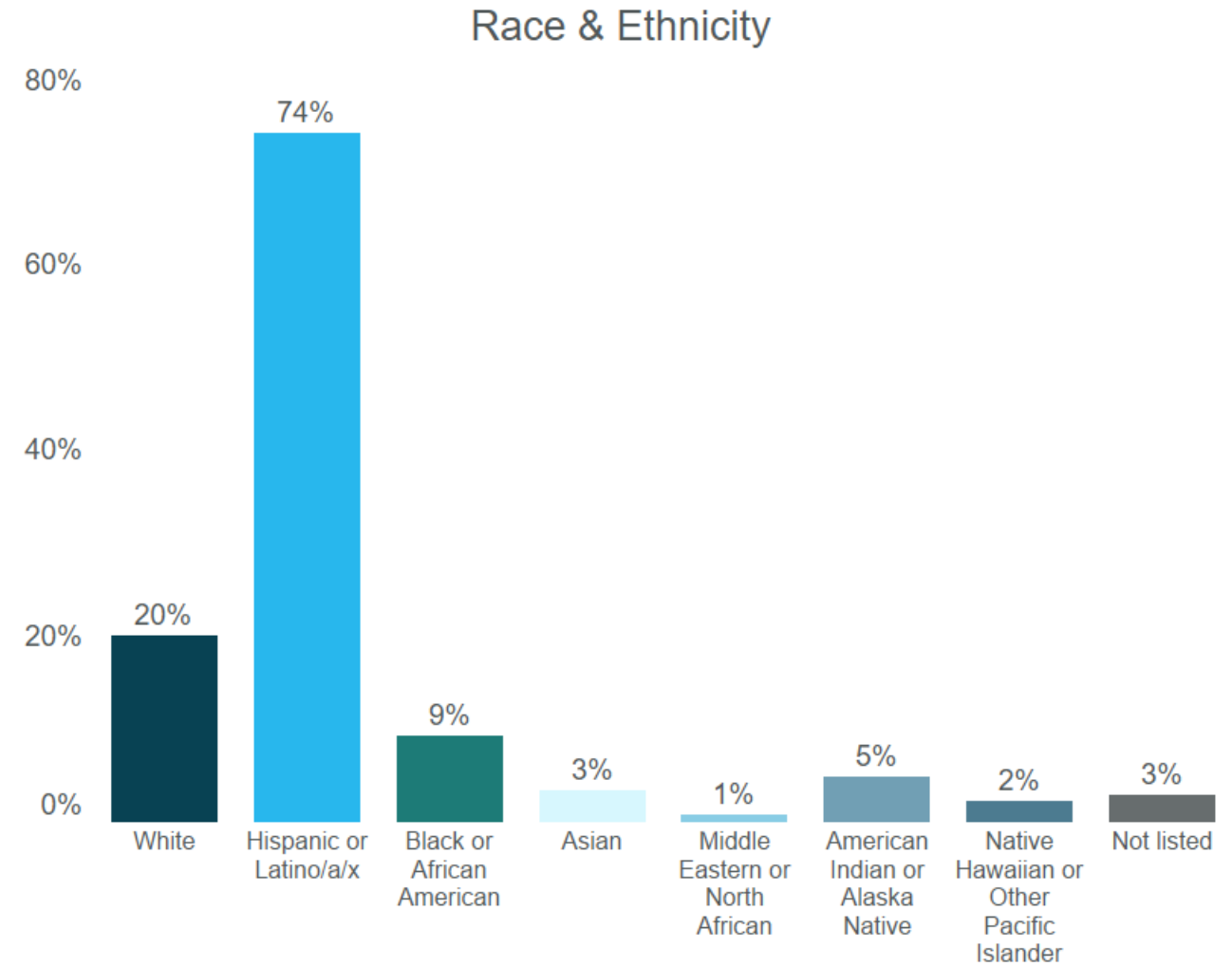
**7**  
Schools



**1,922**  
Hours of Learning

# Student Demographics

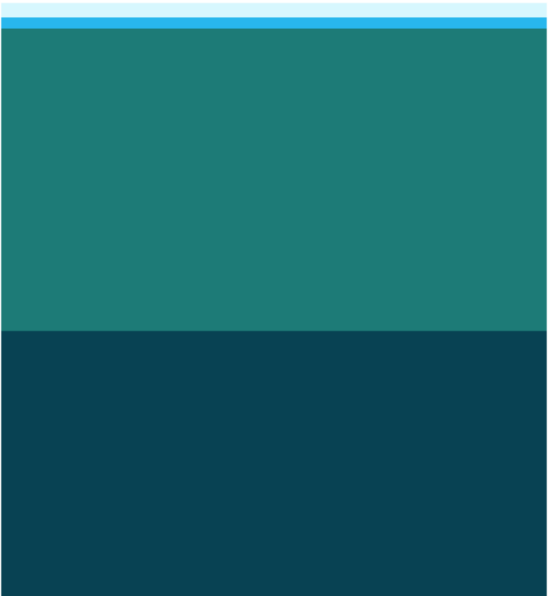
The following is a summary of the demographics of students who participated in your program this year. Demographic information is self-reported by students 13 and older as part of the pre-course survey. All questions are optional, and students may choose not to share demographic information.





Students had the option to select more than one option. Total may sum to more than 100%.

# Student Demographics (Continued)





Gender



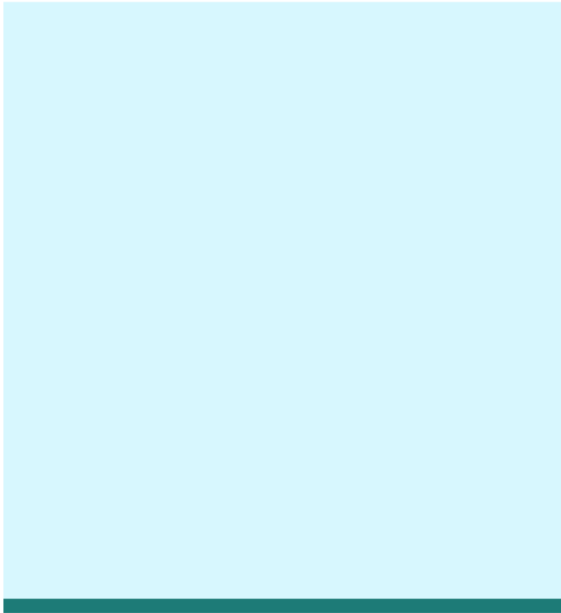
Male	45%	
Female	51%	
Different identity	2%	
Prefer not to answer	3%	



Grade Level



9th grade (Freshman in high school)	14%	
10th grade (Sophomore in high school)	12%	
11th grade (Junior in high school)	11%	
12th grade (Senior in high school)	63%	

Students in LMI Schools



Low- to Moderate-Income Schools	98%	
Other Schools	2%	

A school is considered Low- to Moderate-Income if more than 50% of students are eligible for free- or reduced-price lunch programs. If the district or state does not report lunch program data to the National Center for Education Statistics, the school is considered LMI if it is classified as a Title I school.



# HCN Bank's Financial Education Program



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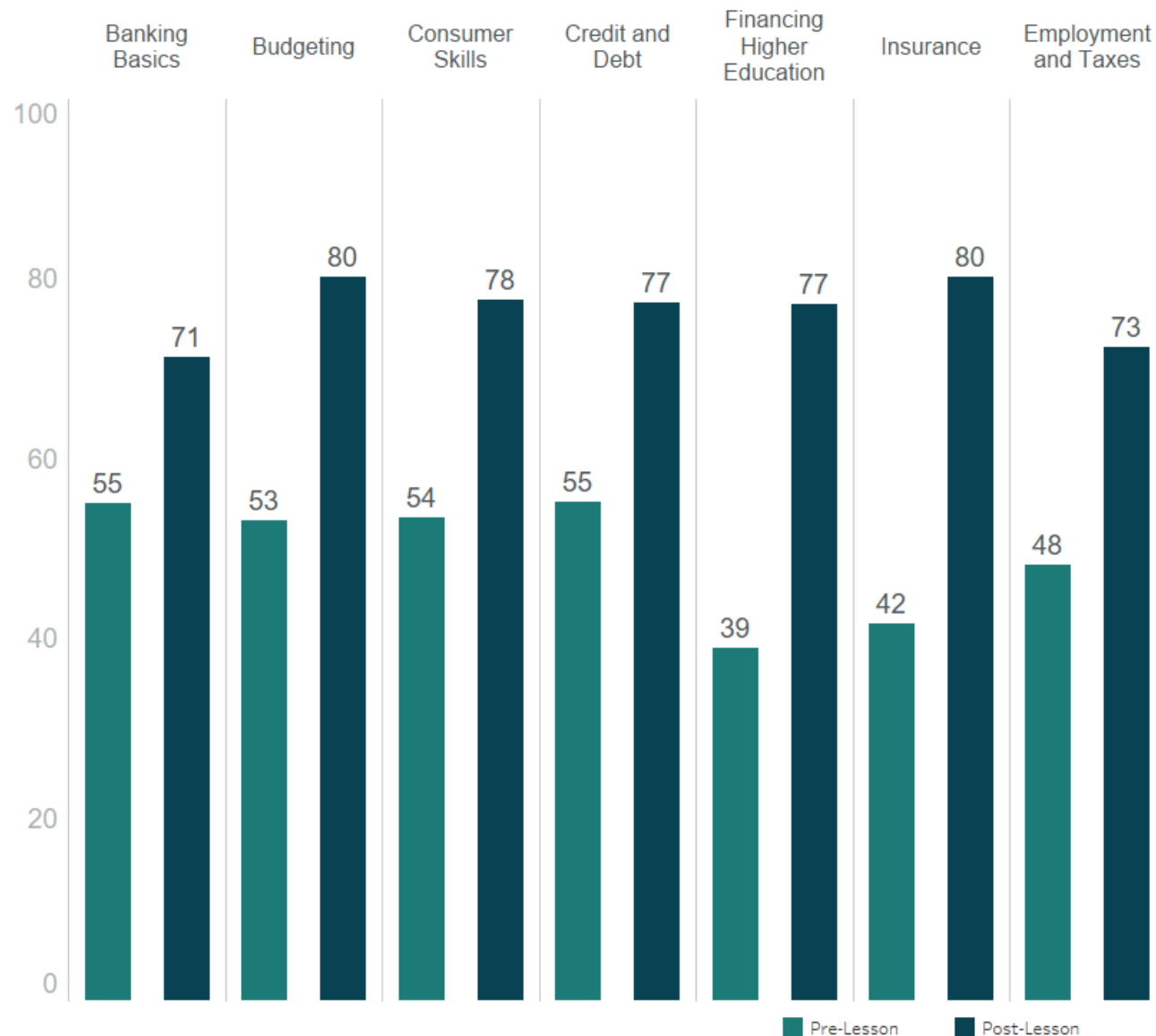
## Financial Knowledge

### Knowledge for Adulthood

EVERFI teaches learners about financial skills they'll need to master as they transition to adulthood, from navigating the banking system to long-range concepts like credit, debt, and insurance.

27 percentage point increase  
in students' assessment scores from  
49.5% to 76.7%.

Nationally, assessment scores increased  
by an average of 28 percentage points.



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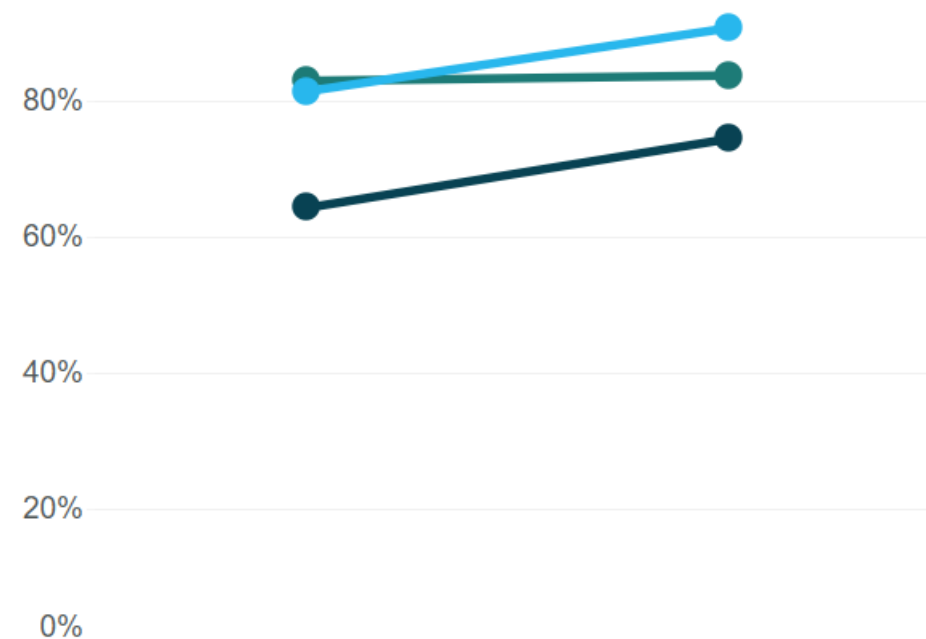
## Financial Confidence

### Readying Students for Adulthood

Beyond financial knowledge, students need to believe that they can overcome obstacles and make good financial decisions in their day-to-day lives.

After participating in *EVERFI* more students report that they feel at least somewhat prepared to take on tasks like setting up and following a budget, so that they can manage spending and saving over time.

Share of students at least somewhat prepared to:



	Before EVERFI	After EVERFI
Figure out take-home pay from a paycheck	64%	74%
Set up and follow a budget to manage spending and saving	81%	91%
Check credit scores and maintain good credit over time	83%	84%

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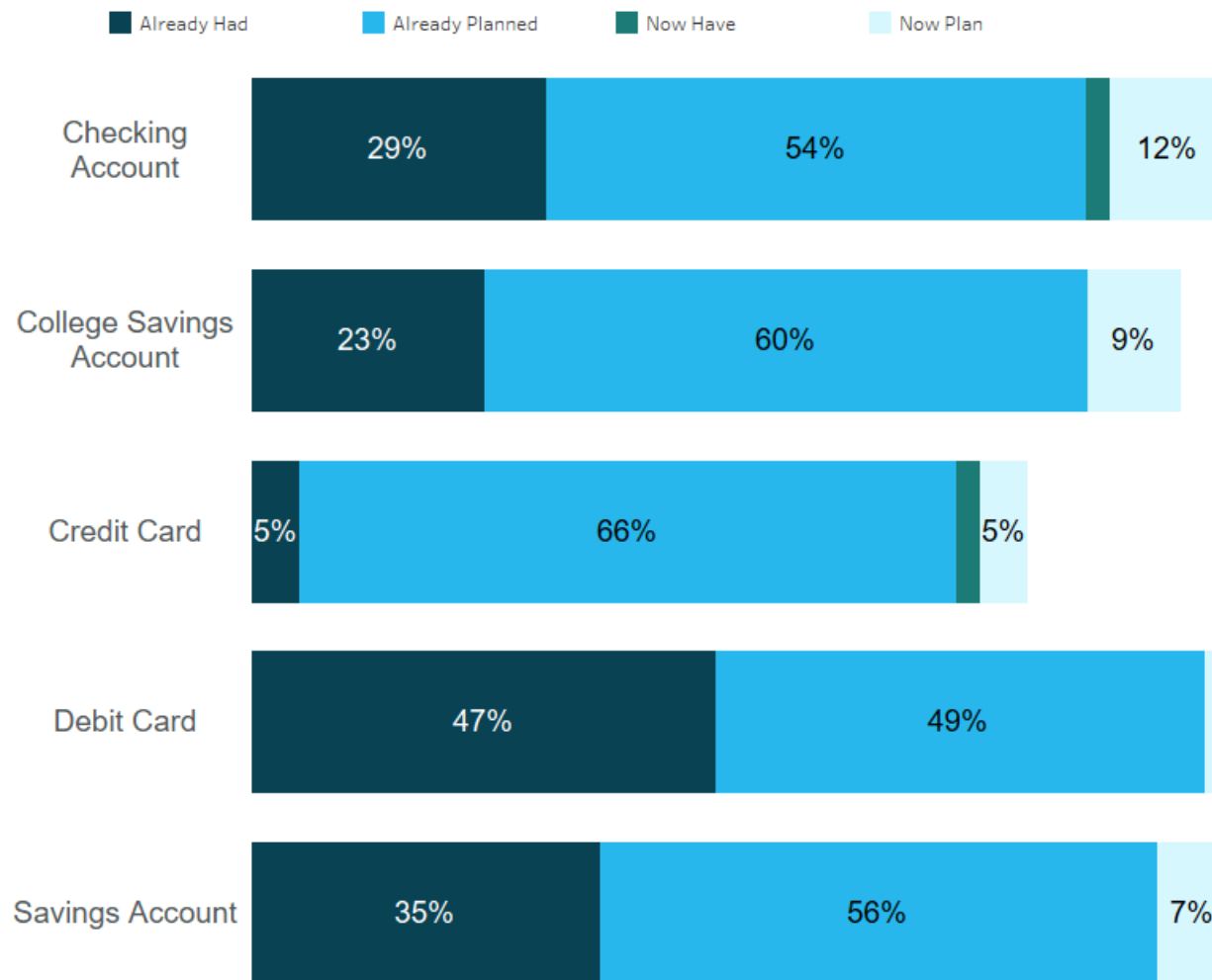
## Financial Participation

### Engagement with the Financial System

*EVERFI* meets students with relevant education at the right time. The majority of students taking the course either already have or plan to have at least one financial product or account.

Following the course, more students report that they either have an account or plan to add one in the next year. The knowledge and skills that *EVERFI* helps students develop set them up for success in managing savings and checking accounts, and more complicated financial products now and in the future.

### Students Who Have or Plan to Have Accounts:



# Learner & Educator Perspectives



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## What Learners Are Saying



"I love how this course teaches you the smartest and most efficient way to take care of your money. Also, *EVERFI* helps me understand the risks of what would happen if you didn't take care of your debts, loans, and spending of your money. It helps me understand the advantages and disadvantages of looking out for when you are taking care of your money."



"[*EVERFI*] has helped me and encouraged me to make the right choices when it comes to budgeting. I really liked this course because it gave me an idea of how things are going to be in the future and it helped me a lot to know what to do and how to save and spend money properly."



"I liked that this course is teaching students about real-life scenarios and they are able to run through simulations that are basically like doing self-research and being able to see for yourself with a trusted source that life is complicated but with the right guidance it can be useful and make life easier."

From learner surveys conducted as learners complete the course.



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## Educator Ratings

95%

Agree

### Engagement

My students were engaged with the course content.

95%

Agree

### Value

This course enhanced the material I teach in class.

99%

Good or Very Good

### Quality

Overall, how would you rate the quality of the content?

+69

NPS

### Net Promoter Score

How likely are you to recommend this course to another educator? (Scale from -100 to 100)

From educator surveys conducted during the 2022-2023 school year.

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## What Educators Are Saying



"Each of the lessons have real-world applications; meaning that students will be experiencing these lessons in real life."



"I believe that *EVERFI* offers students a thorough introduction into managing money matters. I like the sequence of different modules and how one module's content is used in the following modules. There is very good scaffolding in place to build the knowledge from the ground up."



"The materials from *EVERFI* align perfectly with state requirements and it fits seamlessly into what we cover in our classroom. Students often come in with their own thoughts and opinions about what they experienced working through the modules and it has ignited interest in their saving and investing for their own future."

From educator surveys conducted during the 2022-2023 school year.

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