



# Everfi Engage

## Product Workshop Guide

October 2025

## Who is Everfi?

Everfi is an international technology company driving social impact through education to address key societal challenges like financial wellness, mental health, workplace conduct, and more. Founded in 2008, Everfi has reached millions of K-12 and adult learners worldwide with its transformative digital educational content. Through a unique third-party payer model, Everfi provides K-12 schools in the U.S. with access to essential educational resources at no cost, ensuring that students everywhere gain vital life skills. Recognized as one of the World's Most Innovative Companies by Fast Company and featured on Fortune Magazine's Impact 20 List and the GSC EdTech 150, Everfi continues to shape the future of digital learning. To learn more about Everfi, please visit [everfi.com](http://everfi.com)(opens in new tab) or follow us on Facebook([Facebook](#)(opens in new tab)), Instagram([Instagram](#)(opens in new tab)), LinkedIn([LinkedIn](#)(opens in new tab)), or X/Twitter([X/Twitter](#)(opens in new tab)) @Everfi.

## Banking Basics

**Duration:** 45-60 minutes

**Overview:** In this workshop, participants will learn how they can work with financial institutions to help them manage their personal finances, grow their wealth, and safeguard their money. They will learn about the variety of account types available for their needs and receive a primer on how to open a simple account.

### Learning Objectives:

- Define common terms related to financial institutions and types of accounts.
- Compare different types of accounts at financial institutions and explain the risks and benefits associated with each option/
- Explain key ways to protect financial accounts and personal information.

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## Budgeting

**Duration:** 45-60 minutes

### Learning Objectives:

- Explore the importance of creating and maintaining a budget.
- Examine the differences between wants and needs.
- Set goals for spending, saving, and debt repayment.

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## Buying a Car

**Duration:** 45–60 minutes

**Overview:** Participants will learn about the true costs of car ownership, including insurance, maintenance, and depreciation. They will compare different payment options and understand how loans and interest impact overall cost.

### Learning Objectives:

- Identify common costs associated with car ownership
- Compare financing options, including leasing and loans
- Understand the role of interest rates and credit in car purchasing

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## Considering Home Ownership

**Duration:** 45–60 minutes

**Overview:** This workshop introduces the financial responsibilities of home ownership and what steps individuals need to take to prepare. Participants will learn about mortgage basics, credit requirements, and up-front costs.

**Learning Objectives:**

- Outline the financial preparation needed to purchase a home
- Explain mortgage terms and pre-approval processes
- Identify hidden and ongoing costs of home ownership

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## Credit 101 (K–12)\*

**Duration:** 45–60 minutes

**Overview:** This student-friendly workshop introduces credit, its purpose, and the role it plays in adult financial life. Students will learn how credit scores work, how to build credit, and how to avoid credit pitfalls.

**Learning Objectives:**

- Define credit and explain why it matters
- Understand what impacts a credit score
- Learn safe credit practices for future financial health

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## Credit Scores & Reports

**Duration:** 45–60 minutes

**Overview:** In this workshop, participants will learn what a credit score is, its importance, and how to read a credit report. They'll also learn the tools to maintain a healthy credit score and repair bad credit.

**Learning Objectives:**

- Explore the importance of credit scores and reports.
- Learn how to access information about their credit score and report.
- Discuss strategies to build and improve credit.
- Identify how to protect their credit from incorrect claims and fraud.

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## Debt Management

**Duration:** 45–60 minutes

**Overview:** Participants will explain common reasons why people find themselves in debt and the most common types of debt. They will also describe the value of using debt management strategies such as loan consolidation, budgeting, and debt management plans. Finally, participants will compare various debt management solutions and create a personal plan about how to manage their debt.

**Learning Objectives:**

- Understand why people find themselves in debt and the most common types of debt.
- Use and analyze budgeting and debt management strategies.
- Compare various debt management solutions.
- Create a personal plan for managing your debt.

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## Developing a Business Plan

**Duration:** 45–60 minutes

**Overview:** In this session, participants will explore the purpose and structure of a business plan. They will learn to define their business mission, identify their market, and evaluate funding options.

**Learning Objectives:**

- Identify the key components of a business plan
- Learn how to conduct a market analysis
- Describe financing strategies for small businesses

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## Family Planning for Higher Education Costs

**Duration:** 45–60 minutes

**Overview:** This workshop helps families understand the long-term costs of higher education and ways to plan and save. It explores financial aid, savings tools like 529 plans, and early planning strategies.

**Learning Objectives:**

- Identify education savings options such as 529 plans

- Explain how financial aid works
- Understand the value of early planning and budgeting for education

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## Identity Theft

**Duration:** 45-60 minutes

**Overview:** In this workshop, participants will learn about the methods used by identity thieves to steal personal information and how to protect themselves. They will also understand what information is at risk and red flags to watch out for with regard to common scams.

**Learning Objectives:**

- Learn how to identify the signs of identity theft and fraud.
- Examine different types of identity theft and fraud.
- Identify strategies to protect themselves from identity theft and fraud.
- Learn how to protect their data using safe habits.

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## Making Budgets Work

**Duration:** 45-60 minutes

**Overview:** Participants will identify personal obstacles to budgeting and create and apply a structure to track and analyze spending. They will also list short, medium, and long-term goals and discuss the importance of debt reduction and building emergency savings. Ultimately, participants will learn to apply strategies to manage day-to-day spending.

**Learning Objectives:**

- Determine their personal obstacles to budgeting.
- Create a format to track and analyze their spending.
- List their short- and long-term goals.
- Discuss the importance of debt reduction and emergency savings.
- Apply strategies to manage their day-to-day spending.

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## Mobile Banking

**Duration:** 45–60 minutes

**Overview:** Participants will explore mobile banking features and benefits, including how to access and manage accounts securely from a mobile device. The session also covers key safety

practices.

#### **Learning Objectives:**

- Understand how to navigate mobile banking apps
- Learn ways to use mobile banking services safely
- Identify the benefits of mobile financial tools

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### **Mortgages**

**Duration:** 45–60 minutes

**Overview:** This workshop provides an overview of mortgage basics, from qualifying to closing. It walks participants through key terminology, down payments, and repayment options.

#### **Learning Objectives:**

- Define key mortgage terms and concepts
- Learn how to budget and qualify for a mortgage
- Understand the repayment process and mortgage types

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### **Mortgage Modifications**

**Duration:** 45–60 minutes

**Overview:** This session explains when and why a mortgage might need to be modified. It addresses life events that affect mortgage terms and highlights resources to help borrowers.

#### **Learning Objectives:**

- Identify situations where mortgage modification is appropriate
- Understand the process and qualifications for modification
- Explore available assistance resources

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### **Planning for Financial Emergencies**

**Duration:** 45–60 minutes

**Overview:** Participants will learn how to prepare for financial disruptions by setting up emergency savings, evaluating insurance needs, and understanding where to seek help.

#### **Learning Objectives:**

- Define types of financial emergencies

- Create a financial emergency plan
- Identify strategies for building emergency savings

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## Retirement

**Duration:** 45–60 minutes

**Overview:** This workshop outlines the steps needed to achieve retirement readiness. Participants learn how to create a savings plan, explore investment options, and assess retirement needs.

**Learning Objectives:**

- Understand the importance of early retirement planning
- Learn savings strategies and investment basics
- Calculate estimated retirement expenses

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## Savings and Investing Basics (K–12)\*

**Duration:** 45–60 minutes

**Overview:** This introductory session teaches students about saving, budgeting, and the basics of investing. It emphasizes the importance of goal-setting and developing positive financial habits.

**Learning Objectives:**

- Understand the difference between saving and investing
- Learn how to create a budget
- Explore introductory investment options and terms

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## Small Business Banking Services

**Duration:** 45–60 minutes

**Overview:** This session introduces the banking products and services most useful to small business owners, from business checking accounts to merchant services.

**Learning Objectives:**

- Identify core banking services available to small businesses
- Understand how to select the right bank products
- Learn how banking relationships support business growth

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## Small Business Financial Statements

**Duration:** 45–60 minutes

**Overview:** Participants will learn how to interpret and create basic financial statements, including income statements, balance sheets, and cash flow statements.

**Learning Objectives:**

- Understand the purpose of key financial documents
- Learn how to analyze business financial performance
- Explore how financial statements support decision-making

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## Small Businesses and Financial Emergencies

**Duration:** 45–60 minutes

**Overview:** This workshop helps business owners anticipate financial setbacks and prepare accordingly. It emphasizes emergency funds, continuity planning, and access to resources.

**Learning Objectives:**

- Identify potential financial emergencies for small businesses
- Develop strategies for financial resilience
- Learn how to access emergency financial support

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## Smart Budgeting (K–12)\*

**Duration:** 45–60 minutes

**Overview:** Aimed at K–12 learners, this session introduces budgeting as a life skill. Students learn how to track spending, prioritize needs over wants, and set financial goals.

**Learning Objectives:**

- Create a simple budget
- Identify spending priorities
- Set short- and long-term savings goals

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## Starting Your Own Small Business

**Duration:** 45–60 minutes

**Overview:** Participants explore what it takes to launch a small business, including developing a plan, securing funding, complying with regulations, and marketing products or services.

### Learning Objectives:

- Learn the steps to start a small business
- Understand business planning and funding strategies
- Identify marketing and legal considerations for entrepreneurs

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*\*K–12 Workshop Offerings*

### Micro-Workshops (Coming Fall 2025)

- Budgeting for a Surplus
- Debt Repayment Strategies
- Building an Emergency Fund