

Everfi Engage

Product Workshop Guide

Who is Everfi?

Since 2008, Everfi has connected businesses to communities by providing essential education that builds trust and drives measurable impact. Using digital and offline resources, the company delivers personal finance and life skills education to millions of learners annually in both K-12 schools and broader communities. Today, hundreds of organizations, including financial institutions, professional sports leagues, and healthcare systems, rely on Everfi to deliver measurable outcomes that benefit learners and drive business impact. To learn more about Everfi, please visit everfi.com or follow us on Facebook, Instagram, LinkedIn, or X/Twitter @Everfi.

Workshop Bundles

Personal Finance

- Banking Basics
- Budgeting
- Buying a Car
- Credit Scores and Reports
- Debt Management
- Family Planning for Higher Education Costs
- Fraud Prevention
- Identity Theft
- Investing at Work
- Making Budgets Work
- Mobile Banking
- Preparing for Financial Emergencies
- Retirement

Small Business

- Developing a Business Plan
- How Businesses Obtain Credit
- How Businesses Use Credit
- Small Business Banking Services
- Small Business Financial Statements
- Small Businesses and Financial Emergencies
- Starting Your Own Small Business

Home Buying

- Considering Home Ownership
- Mortgages
- Mortgage Modifications

Teen Workshops

- Credit 101
- Savings and Investing Basics
- Smart Budgeting

Micro Workshops

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

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

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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Financial Fraud

Duration: 45-60 minutes

Overview: In this workshop, learn how to recognize common scams, avoid financial traps, and take steps to protect your money from fraud.

Learning Objectives:

- Learn how to identify financial fraud.
 - Examine warning signs, the tools used to scam, and how to respond to a scam.
 - Understand how to defend against attacks.
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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.

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

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

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

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

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

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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Micro-Workshops

Duration: 15-20 minutes

- Budgeting for a Surplus
 - Learn how to build a surplus and either to pay off debt or invest your surplus.
- Debt Repayment Strategies
 - This workshop explores strategies on prioritization and paying down debt.
- Building an Emergency Fund
 - This workshop guides you through building a personalized emergency savings plan to ensure financial security in times of need.