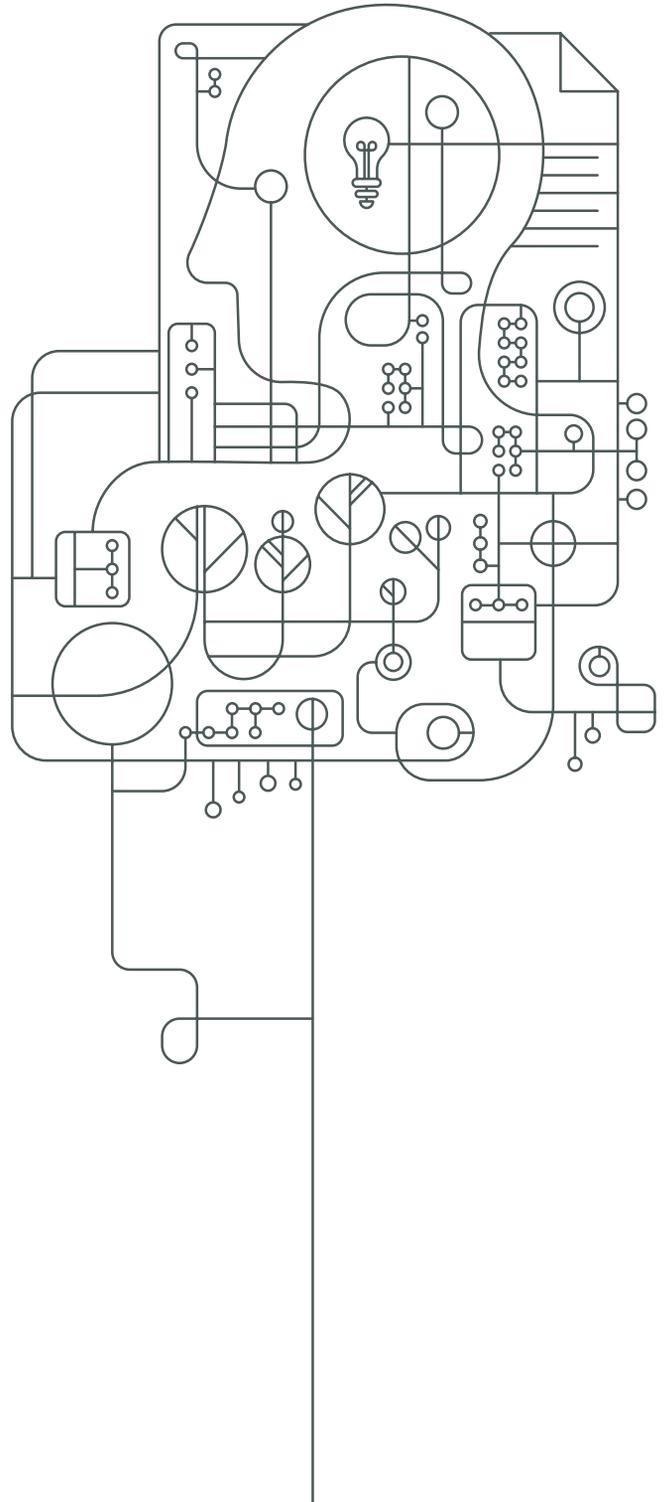


Horizon Community Bank

Financial Education Impact Report
2016-2017 School Year



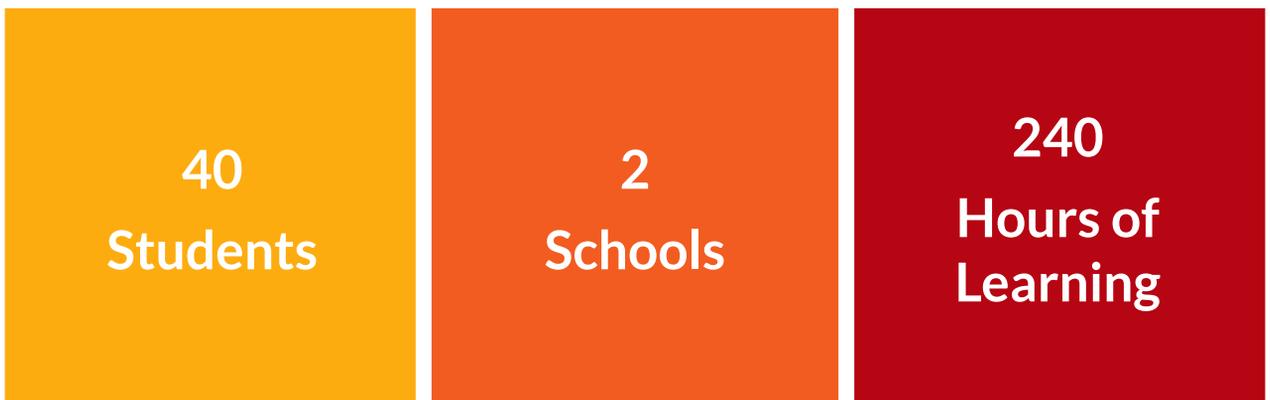
Financial Education Program Reach

For the 2016-2017 School Year

Since our founding in 2008, EVERFI's financial education courses have reached millions of students in communities across the country.

Your partnership provides these digital education resources to schools in your community at no charge to the school or district, ensuring that students receive the engaging financial education resources they deserve.

Your Impact



Financial education courses cover everything from introductory topics like saving and budgeting to advanced topics like insurance, taxes, and investing.

After completing your financial education program, students have a more thorough understanding of financial concepts and are better prepared to make decisions now that will help them achieve their financial goals in the future.

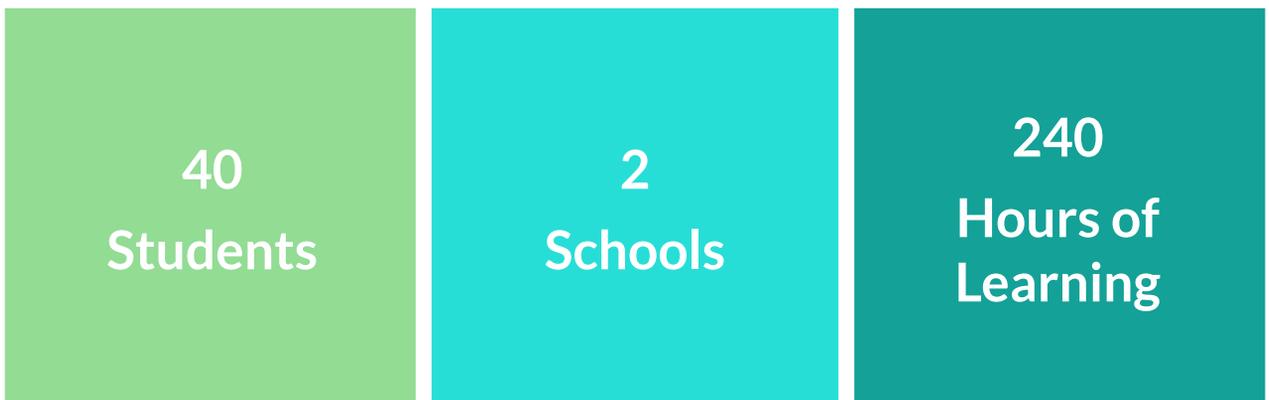


Community Investment Impact

For the 2016-2017 School Year

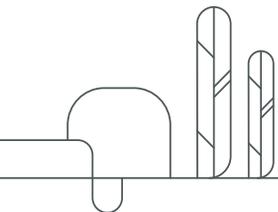
Horizon Community Bank and EVERFI are both committed to delivering high-quality, unbiased financial education at scale to schools in the highest need communities at no cost to the students, schools, or taxpayers. The courses students receive align with state, national, and Jump\$tart Coalition financial literacy standards and are recognized by the CFPB as being a trusted resources for financial education.

Your Impact in Low- to Moderate-Income Communities



After receiving financial education, students report a substantial increase in preparation to apply for financial aid.

EVERFI defines low- to moderate-income schools as those where more than 50% of students are eligible for free- or reduced-price lunch programs, based on data from the National Center for Education Statistics (NCES).



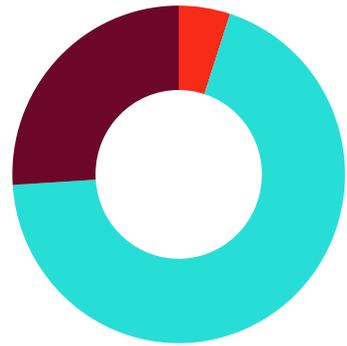
Student Demographics

Gender



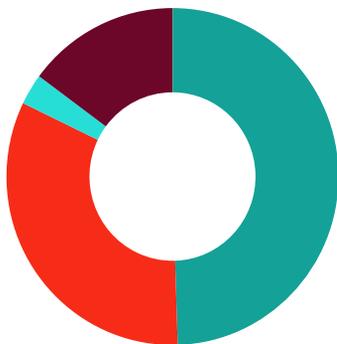
■ Male	54%
■ Female	46%

Grade Level



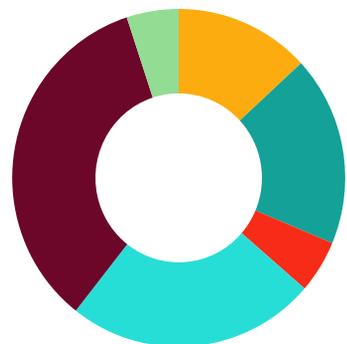
■ Middle School	0%
■ Freshman	0%
■ Sophomore	5%
■ Junior	69%
■ Senior	26%

Race & Ethnicity



■ Black/African American	0%
■ White/Caucasian	50%
■ Hispanic/Latino	33%
■ Asian/Pacific Islander	3%
■ Native American Indian	15%
■ Other	0%

Parents' Education

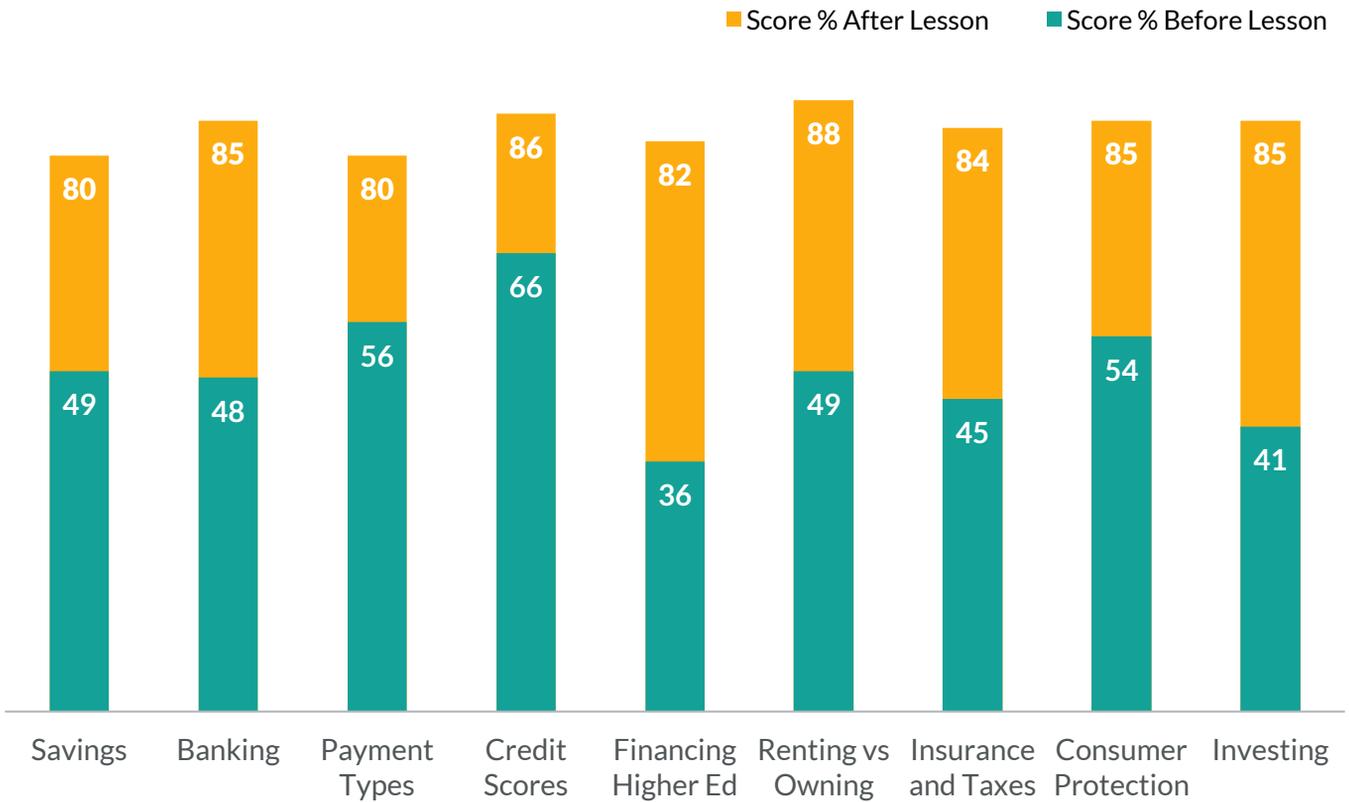


■ Some high School	13%
■ High School Graduate/GED	18%
■ Technical College Graduate	5%
■ Some College	24%
■ College Graduate	34%
■ Graduate Degree	5%

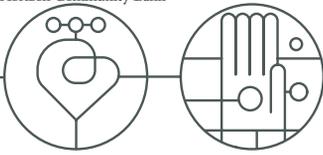


Knowledge Gain: EVERFI

After taking EVERFI – Financial Literacy, your students increased their scores on assessment tests by an average of 70%. Here’s how they performed by topic:



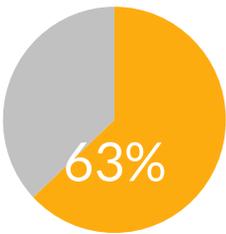
Students showed the most gain in Financing Higher Education and Investing



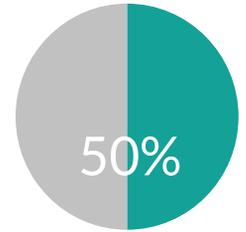
Preparedness: Money Management

Research shows that feelings of self-efficacy – confidence in one’s ability – are an important outcome of financial education, contributing to financial capability into adulthood. After taking EVERFI – Financial Literacy, students are more confident and better prepared to make financial decisions.

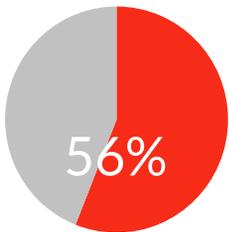
Here’s what they told us there are now prepared to do after taking a financial education course:



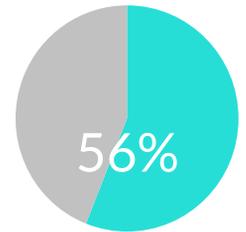
Decide how much of their money to spend and how much to save. **Up 19% from before the course.**



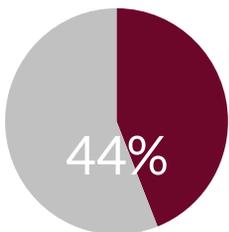
Choose the right type of bank account for their money. **Up 28% from before the course.**



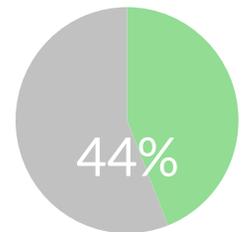
Know which payment type to use for a purchase. **Up 50% from before the course.**



Check their credit score and understand what it means. **Up 82% from before the course.**



Apply for financial aid or loans to help pay for college. **Up 84% from before the course.**



Decide whether to rent or buy a home in the future. **Up 23% from before the course.**

From Students in Parker and Fort Mohave, AZ

When students were asked,
“how might you apply what you have learned in the course?”

“I will know how taxes work, how to apply for a debt card or credit card, and how to apply for other credits as an adult.”

- Student

“The lessons learned throughout this course will find to be useful in making "adult" decisions after graduating high school. It will have prepared the participants of the program in decision-making situations regarding the suitable housing, transportation, and financial status depending on their situation.”

- Student

“This course has taught me so many things about finances and savings which can truly make my economic future much more successful. Applying the skills I learned- considering my budget, methods of saving, and FAFSA (!!!) to everyday life has the potential to make my financial endeavors smart and profitable, making me a much happier person later on in life who is not weighed down by the unfortunate circumstances of overspending and constantly being in debt.”

- Student

93% of teachers
would recommend
the EVERFI course
they used this year
to a fellow teacher.

“I'm going to apply what I learned in the course when I begin the summer of my freshman year in college.”

- Student

