

Nebraska Educational Savings Trust

2014-2015 Financial Literacy Program

EVERFI

During the 2014-2015 school year, the Nebraska NEST Financial Scholars Program reached **4,811 students** with important, innovative financial education through *EverFi – Financial Literacy™*. This report summarizes the reach and impact of the program on area students.

4,811 Students Impacted

101 Schools

26,074 Learning Modules Completed

17,380 Hours of Learning (approximate)

“The material is easy to understand and the real world examples make the material more relatable and therefore the information sticks better.”

-Nebraska NEST Financial Scholars student

After completing EverFi’s financial literacy courses, students are more knowledgeable and better prepared to manage their financial futures

EverFi is proud to partner with NEST to bring engaging online Financial Literacy education to Nebraska High Schools.

Over the past **2 years** the Nebraska NEST Financial Scholars Program has taught students important life skills helping them become better prepared to make informed decisions about their financial futures.

7,025 Total Students Impacted

39,390 Total Modules

"I liked the easy to understand setup and the explanations made it so I could understand complicated ideas."

- Nebraska NEST Financial Scholars student

STUDENT DEMOGRAPHICS



■ Male	50%
■ Female	50%



■ Black / African American	4%
■ White / Caucasian	76%
■ Hispanic / Latino	12%
■ Asian / Pacific Islander	3%
■ Native American Indian	2%
■ Other	3%

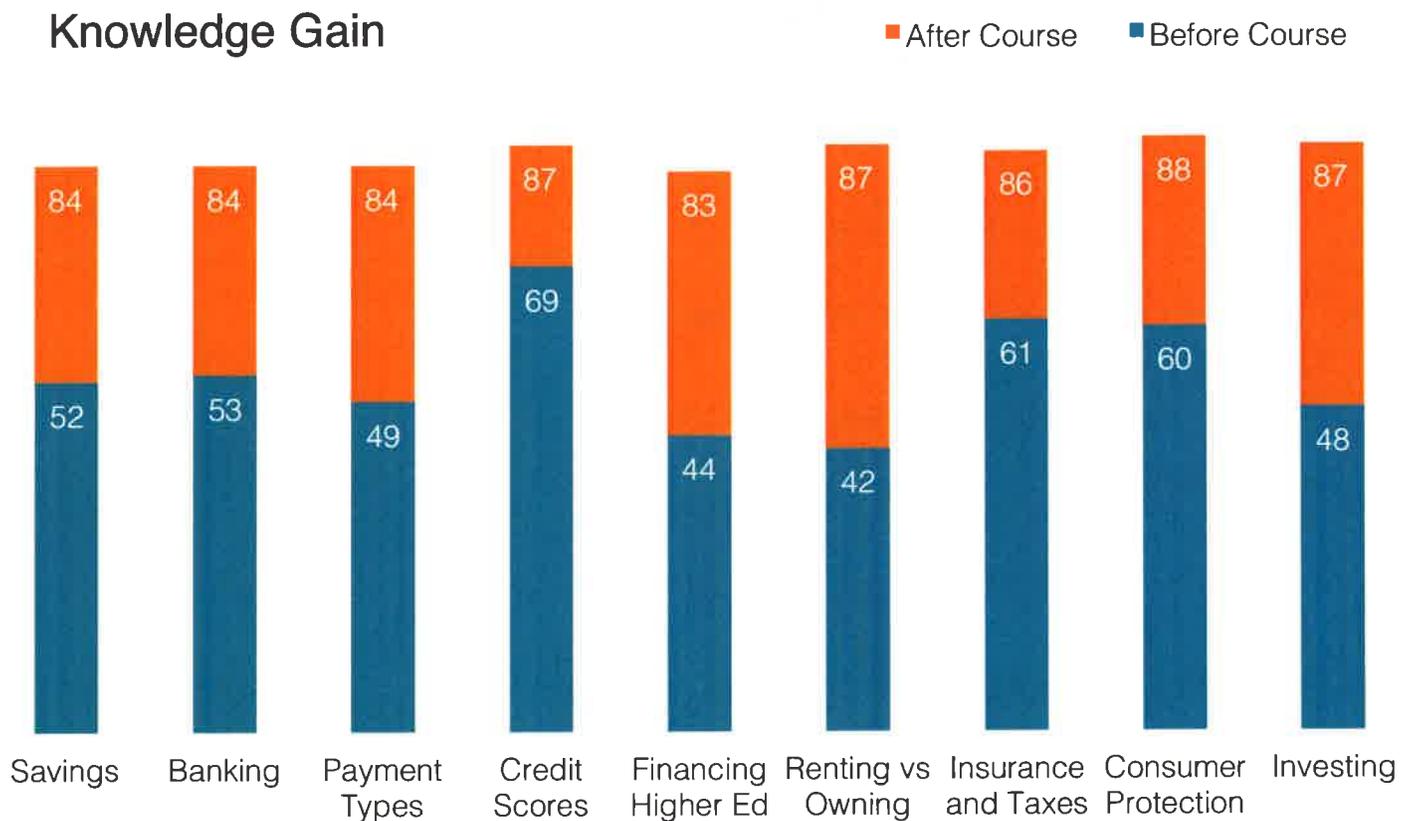


■ Middle School	0%
■ Freshman	16%
■ Sophomore	28%
■ Junior	33%
■ Senior	22%



■ Some High School	12%
■ High School Graduate / GED	14%
■ Technical College Graduate	2%
■ Some College	14%
■ College Graduate	43%
■ Graduate Degree	14%

After taking the course, Nebraska Educational Savings Trust's students increased their scores on assessment tests by an average of 61%. Here is how they performed, by topic:



Students showed the most gain in Renting vs Owning and Financing Higher Ed

Not only do Nebraska Educational Savings Trust's students know more, but they are also more confident and better prepared to make the financial decisions that they will face as they move through their teen years and into young adulthood.

EverFi asked students whether they felt prepared for a series of personal finance tasks, and after taking the course, **48%** more students felt prepared to handle the important financial matters that lie ahead. Here is what they are now prepared to do:

66%

Of students are ready to

Decide how much of their money to spend and how much to save

Up 19% from before the course

63%

Of students are ready to

Choose the right type of bank account for their money

Up 36% from before the course

69%

Of students are ready to

Know which payment type to use for a purchase

Up 18% from before the course

59%

Of students are ready to

Check their credit score and understand what it means

Up 152% from before the course

59%

Of students are ready to

Apply for financial aid or loans to help pay for college

Up 113% from before the course

69%

Of students are ready to

Decide whether to rent or buy a home in the future

Up 40% from before the course

EVERFI

SHARING NEST'S IMPACT

The Nebraska NEST Financial Scholars Program attracts media attention.

Press Conference: Year 1 Program Results



JournalStar.com 40° Clear Weekly Forecast

News Sports Entertainment Opinion Obituaries Photos Classifieds Mugsshots

Financial literacy program engages students, prizewinning teacher says

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Eighty-one Nebraska high schools took advantage of Nebraska NEST Financial Scholars, an online financial literacy education program sponsored by the Nebraska Educational Savings Trust (NEST) at no cost to schools, during the 2013-14 school year, State Treasurer Don Stenberg said today at a news conference in his office in the State Capitol.




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First Year for Nebraska NEST Program for High Schools

Posted: Tue 2:28 PM, Aug 19, 2014 By: Courtesy: Nebraska State Treasurer

Home Headlines List Article

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Nebraska high schoolers gain practical financial knowledge

Money Money Talking Money & Markets My Stocks

By Martha Hubbard / World-Herald Business

LINCOLN — More than 2,000 Nebraska high school students got some practical dollars-and-cents lessons last year through a



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Elmwood-Murdock launches financial literacy program

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State Treasurer Don Stenberg speaking at a podium.



Teenage Money Managers Lauded By State Treasurer

State Treasurer Don Stenberg awarded "financial literacy" certificates this week to high school students in North Platte and Kearney who completed Nebraska NEST Financial Scholars. That's an online financial literacy course provided to schools free of charge by the Nebraska Educational Savings Trust (NEST). "By gaining a greater understanding of personal finance, you have positioned yourselves to be smart consumers, wise investors, and financially responsible adults," Stenberg told the students in recognition ceremonies at North Platte High School and Kearney High School. Stenberg also will present awards next week at...

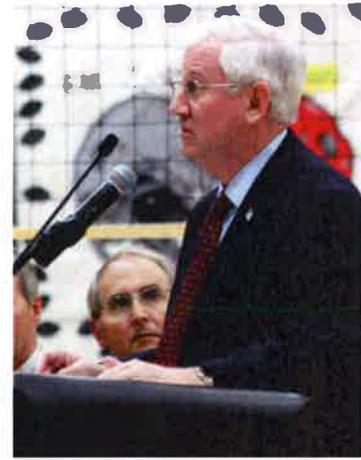


Students learn value of dollars

by The North Platte Bulletin - 4/26/2012

NEST recognized student participants of the Nebraska NEST Financial Scholars Program at certification ceremonies this year:

- Elmwood-Murdock High School (September)
- North Platte High School (April)
- Kearney High School (April)



During the November and December, NEST launched a campaign to promote its 529 savings educational learning module. The campaign generated significant usage of the platform.



Summary Statistics (Nov 10 – Dec 10)	# of Users
Total online registrations	1,026
Module completions	842
Completed module/checked registration box	828
Mail-in submissions	3
Total eligible for drawing	831



NEST
Nebraska Educational Savings Trust

Enter to win an iPad Air 2 by completing the NEST Financial Scholars for Families interactive module between November 10 and December 10.

iPad Air 2 Sweepstakes

Get started at treasurer.org



Continuing Impact on
Community and Schools



529 financial education
planning



Broadcasting NEST's
Commitment