



Buttonwood

University officials lose more students to debt than to academic failure.

Comprehensive, Web-Enabled Financial Literacy and Loan Education for the Working Adult Student



Student loans, debt, and credit card bills are not top of mind for most students, yet the **financial decisions they make today will have long-term effects on their lives.** Poor financial awareness jeopardizes **college completion, the quality of learning outcomes, and cohort default rates.** In this economy, students nationwide are experiencing greater financial stress and need for preventive financial education.

At the same time, government regulation and the media have created new demands for proprietary college professionals. With **massive regulatory overhaul**—the move to three-year CDRs, the Federal Direct Loan Program, etc. —the stakes are higher than ever. Billions of dollars are being spent on fixing the problems at the back-end, but colleges are grappling with a **lack of effective financial education tools at the front-end.**

“Everfi’s commitment to impact financial literacy across the nation is second to none. Our students at Career Quest Learning Centers have learned lifelong financial skills through this thorough and engaging product.”

— GUY BELL, CEO, QUEST EDUCATION

The Power of Front-Ended Preventative Education

Buttonwood is a turnkey way to empower students with the life skills to successfully manage their finances and loan responsibilities while in school and beyond, and to minimize dropout and student loan defaults through education.

Our Approach

- Highly interactive design
- Highly personalized
- Surveys, data and analysis

Our Platforms

- Award-winning
- Web-enabled for instant implementation
- Private-labeled for your own website

Our Strength

- Proven efficacy
- 10+ year track record in serving college populations and changing student behaviors

Lack of knowledge may be why
41%
of borrowers experience delinquency

Default rates go up
5.1%
when considering 3 year CDRs

EVERFI IS THE LEADING EDUCATION TECHNOLOGY PLATFORM THAT TEACHES, ASSESSES AND CERTIFIES STUDENTS IN CRITICAL LIFE SKILLS. OUR COURSES HAVE TOUCHED THE LIVES OF OVER 3 MILLION STUDENTS ACROSS 3,500 INSTITUTIONS.

powered by



A Closer Look at Student Experience

The Buttonwood curriculum is web-based and self-paced. Students can log into their accounts, pause and restart, and revisit the material at any point.

Best-of-Breed Content, Surveying and Assessment

Buttonwood covers 600 topics in 7 easy-to-follow modules, with heavy emphasis on financial aid and loan default prevention. The platform includes scientifically designed surveying for data analysis, and each module generates rich assessment data.

Highly Adaptive Real-Life Simulations

Students are able to apply their learning in virtual environments to weigh the consequences of their decisions. Buttonwood applies proprietary “adaptive pathing” to deliver a personalized experience to each student, based on enrollment status, marital status, location, debt level, etc.

Interactive Budgeting and Planning Tools

Robust tools and calculators allow students to analyze their monthly budget and make dynamic decisions about their finances and loan repayments.

Empowering Your Institution

Significant, Immediate Return on Investment:

Expand the Reach of Your Student Support Resources

- Instantly enable thousands of hours of learning for the ENTIRE student body
- Additional content towards incremental credit hour requirements

Improve Student Retention and Cohort Default Rates

- Enhance loan counseling and dropout prevention for borrowers by utilizing platform data
- Gain visibility on knowledge gain and attitudinal change through Buttonwood reporting
- Position your institution as proactively addressing issues from a compliance and regulatory angle

Boost Your Enrollment Message and Student Well-Being

- Inform prospective students of your investment in their real-life success
- Strengthen your connection with current students through your own branded Buttonwood website
- Empower students and future alumni with financial literacy for a lifetime

The most scalable, measurable, cost-effective solution to meet your financial literacy and loan education needs

EVERFI PROVIDES

- All technology and up-to-date content
- Data, reporting and analysis
- Implementation and training
- 24/7/365 support



Adaptive Simulation



HOW IT WORKS

Buttonwood is designed to be administered at a population level. The program can be easily integrated alongside enrollment and entrance counseling, or as a co-curricular practical skills requirement.