



February 14, 2012

Senate Financial Institutions and Insurance Committee  
Kansas State Legislature  
Kansas State Capitol  
300 SW 10<sup>th</sup> Street  
Topeka, Kansas 66612

Dear Committee Members,

I am writing to show support for the important community work that the Securities Commissioner is undertaking in high schools throughout Kansas on the critical topic of financial literacy. Too many families today are facing a difficult economic reality, and lack basic knowledge about personal finance to make good decisions that will impact their futures. The Kansas Securities Commissioner, State Bank Commissioner, and Kansas Banks are addressing this issue with students across Kansas through a unique public-private partnership.

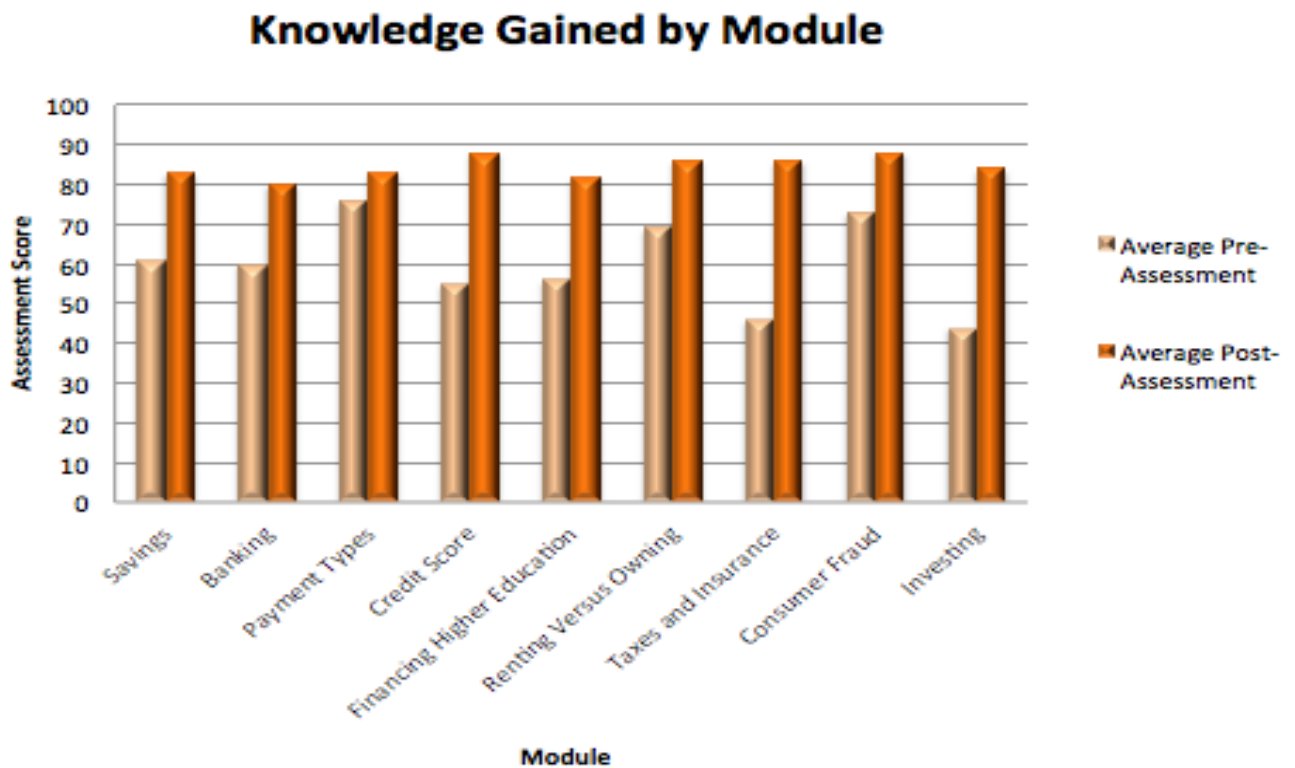
Our company EverFi is an education technology company focused on providing innovative curriculum delivered using cutting-edge technology into schools in areas such as Financial Literacy, Student Loan Management, Digital Citizenship and Alcohol Responsibility and Substance Abuse Prevention. Our learning platforms are free to schools thanks to the generous support of foundations, corporations, and other organizations that sponsor the technology in their communities.

In addition to the aforementioned supporters, the financial commitment from the Kansas Securities Commissioner has begun to transform how financial literacy is perceived, taught, and applied in schools and communities across Kansas.

By supporting the deployment of the EverFi Financial Literacy Platform in schools across the state, the Securities Commissioner recognizes that providing this information to students early is how we can change the tide. Most importantly, the Securities Commissioner realizes that to truly engage with students we must use the same technology students thrive with outside the classroom. The platform uses 3D-environments, messaging tools, avatars, adaptive-pathing engines, and gaming components. The technology is entirely online, allowing the program to reach students and families in rural, suburban, and urban areas. The Commissioner's commitment allows us to deploy our program to all Kansas schools, regardless of ability to pay by the District, State or parents.

During the 2011-2012 school year to date, we have reached out to 1,875 educators in over 100 Kansas schools with over 50 high schools already using the program. We expect that the participation levels will continue to grow as we continue through this school year and beyond.

Amongst the active students, there is also strong early evidence of knowledge gain. Students have shown an overall average of **20%** growth from the pre-assessment to post-assessment tests that they are required to take as part of the learning experience. Additionally, the table below shows significant knowledge gains within specific module topic areas as well.



Finally, I'd like to share two comments from Kansas teachers who are currently using our platform with their students:

***“The information is realistic for today’s world. It is another way to introduce students to some important information about credit cards and credit ratings’***

*-Eileen Rolph, Miltonvale High School*

***“The program has been a tremendous resource in which to expose students to different areas of finance in an advanced visual and audio format... Finance can cover an immense amount of material and it is nice to have this resource other than a textbook... I am convinced that more schools will embrace this kind of online program.”***

*-Jeff Nesselhuf, Bishop Ward High School*

In closing, I'd like to reiterate our gratitude for the support that the public and private sector organizations have provided in order to deliver this unique technology into Kansas schools. With this continued support, young adults across the state will be more effectively equipped to make better financial decisions that will have a positive effect on both their future and the future of the state.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Jonathan H. Chapman", with a long horizontal line extending to the right.

Jonathan H. Chapman  
Chief Operating Officer  
EverFi, Inc.