UBS Financial Education Program

UBS is working with EVERFI, one of the nation's leading education technology companies, to launch the UBS Financial Education Program. This program provides our clients with access to a series of digital, interactive personal finance courses for learners of all ages.

Whether you're trying to teach your middle school child the value of money, talk to your teenager about how to pay for college, or give your millennial confidence as they manage their finances on their own for the first time, there is a course available to introduce important financial concepts at key life stages. Our hope is that this program will inspire meaningful dialogue about money within your family, and encourage everyone to learn responsible money habits and begin planning for their financial futures.

Vault—Understanding Money™

Vault—Understanding Money™ is an interactive course designed to teach financial literacy skills early in a child's cognitive development. Saving, budgeting, or even earning money may not be top-of-mind for most preteens, yet the financial knowledge they gain now will set the tone for the decisions they make in their future. Proactively teaching personal finance in the home and providing students with a foundation of knowledge is critical.

Level: Grade School

Length: 2.5 hours

Topics covered:
- Responsible money choices
- Income and careers
- Planning and money management
- Credit and borrowing
- Insurance and safety management
- Savings and investing

EVERFI—Financial Literacy™

The EVERFI—Financial Literacy™ course leverages video, animations, 3-D gaming, avatars and social networking to bring financial skills to life for today's digital generation. Users will master financial concepts by completing numerous interactive activities that include creating a diverse investing portfolio and navigating the stock exchange, along with many others. The skills built through the high school course will help lay the groundwork for a positive, productive financial future as students enter their precollege years.

Level: High School

Length: 6–8 hours

Topics covered:
- Savings
- Banking
- Credit cards and interest rates
- Credit score
- Financing higher education
- Renting vs. owning
- Taxes and insurance
- Consumer fraud
- Investing

Transit—Financial Wellness™

The Transit—Financial Wellness™ course is designed to help empower college students with the skills to understand their finances and successfully transition in and out of the college experience. With a highly personalized, self-paced, interactive experience, users learn key financial decision-making skills and apply their learning in real-life scenarios.

Level: College

Length: 1–2 hours

Topics covered:
- Managing financial aid, grants, student loans and scholarships
- Budgeting
- Lifestyle expenses
- Credit card use and fees
- Cyber security
- Long-term financial goals

EVERFI@Work™

The EVERFI@Work™ course is designed to empower millennials with the skills they need to help manage their own finances and successfully plan for their future. It is also useful for adults who may not have a lot of experience in managing their own money and need to go back to the basics. The course delivers key financial concepts in short 5–10 minute learning modules for busy, on-the-go adults.

Level: Millennials and Adults

Length: 3–10 minutes per topic

Topics covered:
- Savings
- Mortgages
- Credit cards
- Overdraft protection
- Credit scores and reports
- Insurance and taxes
- Identity protection
- Financing higher education
- Auto loans
- Budgeting