

# Financial Education Courses For High School Students

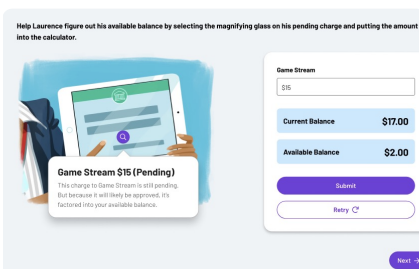
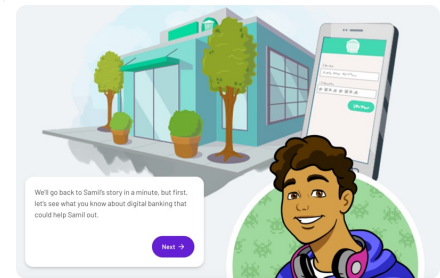
## Preparing Students To Set And Reach Their Financial Goals

PNC and EVERFI from Blackbaud are dedicated to growing the financial wellness of high school students by bringing free, standards-aligned digital lessons to your student's classroom. Through this learning, your student has taken the first step towards creating healthy financial habits.

### About The Course

#### Modern Money: Safe Digital Banking

Students learn how to make wise decisions that promote financial well-being. This course helps them to develop strategies for managing their finances through financial institutions using online and mobile banking tools.



#### Lesson Highlights

- **Modern Digital Banking:** Students learn how features of digital and in-person banking can meet their needs, and how to use online banking tools to manage their money.
- **Peer-to-Peer Transactions:** Students learn potential risks and benefits of peer-to-peer (P2P) payment apps, how to safely use P2P apps, and how to avoid P2P scams or fraud.

### Who Is EVERFI?

EVERFI from Blackbaud is passionate about preparing students for the real world. Since 2008, EVERFI has built high-quality, standards-aligned resources on essential topics like financial education, STEM, career exploration, and health & wellness.

With the support of partners, like PNC Bank, who believe in the power of education, EVERFI has been able to provide free, digital courses to help a network of 750,000+ educators champion real-world skills and empower the next generation to thrive in an ever-changing world.



# Preparing Your Student for Their Financial Future

Being involved in banking institutions at a young age can make a positive impact on a student's financial well-being, yet **only 49% of teens have opened a bank account.**

\*Source: Mason Butts, 2022

## PNC Banking Solutions for Teens

After learning about how to bank and manage money responsibly, your teen will be able to apply the knowledge they gained towards taking the next step in their financial journey.

### Virtual Wallet Student®

Designed for students 14 and older, Virtual Wallet Student is a combined checking and savings account that encourages your student to build healthy spending and saving habits.

### Standard Savings Account

PNC's Standard Savings account can help students practice applying good saving habits they have learned.

## 4 Benefits of Banking with PNC



With Virtual Wallet Student, there's no monthly service charge or minimum balance requirement for the first 6 years<sup>1</sup>



PNC cardholders get surcharge-free access to more than 60,000 PNC and Partner ATMs coast-to-coast<sup>2</sup>



Mobile<sup>3</sup> and Online Banking<sup>4</sup> to manage your money how and when you want



My Finance Academy provides financial education, tools, and information to help students manage their money.



### Begin Applying Course Learning, Today.

There are many benefits to opening a bank account for your teen. Teens can apply the principles learned in this coursework, while being supported by a parent or guardian.

To get started, visit [PNC.com/EVERFI](https://PNC.com/EVERFI).

1. Virtual Wallet Student has no minimum balance requirement or monthly service charge for active students for six years from the date of account opening. You may be asked to provide proof of active enrollment in a qualifying educational institution. At the end of the six years, your account will be converted to Virtual Wallet and subject to the Virtual Wallet Features and Fees in effect at that time. If you transfer this account to a different product or account type during the first six years, you will forfeit the benefits of the Virtual Wallet Student account and will not be able to transfer back to the Virtual Wallet Student account. In the event that a customer does not qualify for a Virtual Wallet Student, they may be offered a Standard Savings or [PNC Foundation Checking Account](#). Please note, PNC Foundation Checking includes a \$5 monthly service fee.
2. Partner ATMs are not owned by PNC, and may be limited to cash withdrawal functionality.
3. PNC does not charge a fee for Mobile Banking, including PNC Alerts. However, third party message and data rates may apply. Check with your wireless carrier for details.
4. Online Banking is free to customers with an eligible account; however there may be a fee for certain optional services. We reserve the right to decline or revoke access to Online Banking or any of its services. All online banking services are subject to and conditional upon adherence to the terms and conditions of the PNC Online Banking Service Agreement.

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