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Guardian and EVERFI collaborate on next-era Minding Your Money courses to build the skills for financial wellness among high school students



4 minute read

New York, N.Y., March 29, 2023 - The Guardian Life Insurance Company of America® (Guardian) and [EVERFI from Blackbaud](#) today are announcing the April 6 launch of **Minding Your Money: Skills for Life™**, a first-of-its-kind financial wellness curriculum that addresses the intersections of personal finances, relationships, and health and that helps young people learn lasting financial habits before they enter adulthood.

Minding Your Money, designed for high school students, pushes beyond financial literacy to instill the habits, confidence, and willingness to make sound financial decisions before they are called upon to work full-time, borrow, or save. The program is timely as [new research from Guardian*](#) shows that 67% of adult GenZers state that money/finances is a top source of stress in their lives. GenZers saw a sharp decline in perceived financial wellness (excellent or very good) from 39% in 2022 to 23% this year.

Students participate in age-appropriate, digital, scenario-based lessons that drive robust classroom discussions. The curriculum incorporates the Social Emotional Learning (“SEL”) aspects of financial well-being as students consider available resources, personal history, and existing challenges, as well as the state of the economy. In some schools, Guardian executives and employees will

also meet with students to discuss financial wellness and financial careers.

Minding Your Money will reach approximately 20,000 high-school students through the 2024 academic year and should reach 40,000 by the end of the 2024-25 school year. Guardian and EVERFI are committed to providing opportunities where there is the greatest need, and over 70% of participating schools are in low- to moderate-income communities, where most students receive free- or reduced-price lunch.

“As part of our commitment to underserved communities, we wanted to invest in providing young people with more than financial basics. This program builds confidence in managing money and an understanding of how financial wellness can affect emotional and physical health,” said Andrew McMahon, Guardian Chief Executive Officer and President.

“Aligning with Guardian on this curriculum was natural, considering the role the company has played in being a trusted partner for generations of people and their families. Their involvement complements EVERFI’s expertise in financial education and has helped us build a life-changing course for teens,” said Ray Martinez, co-founder and president at EVERFI.

About the program:

Minding Your Money extends beyond what traditional financial literacy courses cover. It is the first bespoke EVERFI course to help students understand the impact financial decisions can have on their social and emotional health, including their relationships and mental wellness, and better prepare them to navigate financial life decisions.

- Learners experience interactive, scenario-based digital experiences to help them understand the implications of different financial decisions based on their own priorities, goals, relationships, and life circumstances.
- Guardian is providing this program at no cost to educators, districts, and students, starting with 20,000 high-school students in 15 states in 2023 and reaching 40,000 students in 600 high schools in 19 states** by 2024-25.
- Guardian will measure learner impact through knowledge gain,

confidence increases, attitudinal changes, and positive predicted behavioral changes.

According to Francine Chew, Guardian Head of Corporate Social Responsibility, “This effort is aligned to Guardian’s purpose to inspire well-being and builds on our 163-year history of supporting consumers and communities. At the end of the program, students will have a sense of control over their finances, be able to manage financial decisions effectively, and know how to cope with the emotions associated with financial emergencies.”

About The Guardian Life Insurance Company of America (Guardian®)

Guardian makes a difference in the lives of people when they need us most. With more than 160 years of stability and fiscal integrity, we are a trusted partner to millions of consumers, helping them prepare and plan for a bright future and recover and thrive in times of unexpected loss. We believe in inspiring well-being across mind, body, and wallet, and in driving value beyond dividends. We invest in our colleagues, are building a progressive and inclusive culture and are helping to uplift communities through thoughtful social and environmental programs. Guardian, which is based in NYC, is a leading provider of life, disability, dental, and other benefits, and has received [accolades for its culture and service](#). Our colleagues and financial representatives serve with care and experience, and our commitments rest on a strong financial foundation, which at year-end 2022 included \$11 billion in capital and the largest dividend of \$1.26 billion in the company’s history. For more information, visit guardianlife.com or follow us on [Facebook](#), [LinkedIn](#), [Twitter](#), and [YouTube](#).

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About EVERFI, INC

EVERFI from Blackbaud (NASDAQ: BLKB) is an international technology company driving social impact through education to address the most challenging issues affecting society ranging from financial wellness to mental health to workplace conduct and other critical topics. Founded in 2008, EVERFI’s Impact-as-a-Service™ solution and digital educational content have reached more than 45

million learners globally. In 2020, the company was recognized as one of the World’s Most Innovative Companies by *Fast Company* and was featured on Impact 20 List. The company was also named to the 2021 GSV EdTech 150, a list of the most transformative growth companies in digital learning. [Blackbaud](#), the leading provider of software for powering social impact, acquired EVERFI in December 2021. To learn more about EVERFI, please visit [everfi.com](#) or follow us on [Facebook](#), [Instagram](#), [LinkedIn](#), or [Twitter](#) @EVERFI.

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* **About Guardian’s Workplace Study methodology
Methodology and sample characteristics**

The Guardian 12th Annual Workplace Benefits Study was fielded in January and February of 2023 and consisted of two online surveys: one among benefits decision-makers (employers) and another among working Americans (employees). Survey data collection and tabulation were managed for Guardian by Zeldis Research, an independent market research firm located in Ewing, NJ. Unless otherwise noted, all information contained in this report is from the 12th Annual Guardian Workplace Benefits Study, 2023, or from the 11th Annual Guardian Workplace Benefits Study, 2022.

Employer survey

Employer results are based on a national online survey of 1,900 employee benefits decision-makers. Respondents include business executives, business owners, human resources

professionals, and financial management professionals. The survey covers all industries and is nationally representative of US businesses with at least five full-time employees. For the purposes of this report, small businesses were defined as having fewer than 100 employees.

Data shown in this report have been weighted to reflect the actual proportion of US businesses by company size, based on data from the US Census Bureau. The margin of error at the 95% confidence level is +/- 2.2%.

Employee survey

Employee results are based on a survey conducted among 2,000 employees age 22 or older, who work full time or part time for a company with at least five employees. The survey sample is nationally representative of US workers at companies of at least five employees.

Data shown in this report have been collected in a way to reflect the actual proportion of US workers by gender, region, race, ethnicity, education level, household income, age, and employer-size, based on data from the Bureau of Labor Statistics and the Census Bureau. The margin of error is +/- 2.1% at the 95% confidence level.

Guardian’s Workforce Well-Being Index™ (WWBI) measures consumer attitudes in three core areas: financial wellness, physical wellness, and emotional wellness, and ranks them on a 10-point scale.

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