

Privacy Policies

EVERFI: Financial Literacy for High School vs. Budget Challenge

Budget Challenge

Interestingly, Budget Challenge has created a student registration process they call “de-identified registration.” When students register at their website they do not use their name, email address or other identifying information. They simply use a username and password that they create. From a user standpoint that is ideal as no one can sell or steal your information. From the teacher perspective, it does make tracking student progress a bit more tricky. They suggested that we assign each student a number and ask them to use that number at the beginning of their username. The Budget Challenge is not free. My school is paying a license fee of \$25 per student.

EVERFI

EVERFI on the other hand is a free platform and they collect A LOT of information. In addition to customary login identification, each of their courses has a pre-course survey where they gather information about the user. Additionally, they disclose collecting information automatically about users via a variety of methods, such as cookies, web beacons, JavaScript, and log files. This information may include user IP addresses, browser types, domain names, device type, time stamp, referring URL and other log file information. They also disclose sharing information with business partners and service providers. Some of their business partners include Zelle, Citizens Bank and MasterCard. Their platform will not work properly if cookies are disabled nor does it recognize do-not-track requests.