

While the World Debates Education Reform, \$4bn Credit Union Funds Radical AI, Cash and Career App for Local Youth

\$10,000 United Federal Credit Union grant for earn-and-learn app 'Life Hub' shows early signs of sound financial behaviour change in B&GC youth.

AR, UNITED STATES, May 1, 2025 /EINPresswire.com/ -- For the 4.5% of U.S. households without bank accounts, financial and digital literacy are not abstract challenges but generational barriers. Backed by lead sponsor United Federal Credit Union (United) and delivered in partnership with [Electus](#) Global Education Co., the [Life Hub](#) program is equipping youth in Benton County and Bella Vista with tools for lifelong financial and career success.



United Federal Credit Union Funds Life Hub at Boys and Girls Club

The premise is simple: pay young people to learn.

Through structured sessions at the Boys & Girls Clubs, participants aged 10–13 complete paid micro-learning modules, or "Edu-Jobs," covering personal finance, career readiness, entrepreneurship, STEM, AI, and social-emotional learning. Each Edu-Job pays between \$1 and \$5, with earnings deposited directly onto a Life Hub Visa Rewards Card—often a child's first digital money experience.

The program is made possible by a \$10,000 investment from United and a \$1,000 pilot grant from the Electus Life Education Foundation. This \$11,000 initiative is projected to yield a \$105,600 community return, based on the Boys & Girls Clubs' 9.6x Social Return on Investment (SROI) model.

"As a former Club kid, I've asked myself 'How can I help the Club in the way the Club helped me,'"

said Kyle Hathaway, United's Senior Relationship Development Manager. "The chance to answer that question came in late 2024 with a partnership between the Boys & Girls Club of Benton County, Electus, and United. The financial literacy program Electus is providing is one of the more intuitive and hands on learning experiences I've seen. From my personal experience, I know that as a club kid you aren't always afforded many chances to get valuable life skills such as financial literacy.

My personal hope is that this opens these kids' eyes to what they can achieve with the right mindset and goals towards money."



Finis is Life Hub Infiniti AI Learning Coach

Described as a "learn-to-earn super app," Anna Grace Du Noyer, Chief AI, Impact & Ethics Officer at Electus Global Education, emphasized that money is only the entry point:

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They're not just learning financial literacy in theory—they're applying it, making smarter choices, and starting to understand the value of planning ahead. They love Life Hub. This is massive growth."

Rebecca Christie, Program Manager, Bella Vista Boys and Girls Club

"We're not just teaching kids how to manage money—we're redefining learning so kids can reimagine what's possible. That first payday onto their Life Hub Visa Rewards Card unlocks more than financial understanding. It sparks self-worth, ambition, and the belief that their future is theirs to shape."

At the program's midpoint, participants have completed hundreds of Edu-Jobs. But the core outcome is not volume—it is mindset.

This is not financial literacy in theory. Learners are demonstrating measurable shifts in behaviour and awareness. "I used to just spend money. Now I save," said

A, 11. "My favorite thing I learned is investing," added Q, 13. "You can put money in an account and it grows."

For many participants, the program represents their first direct interaction with money

management tools such as a debit card—an important step in a state where more than a quarter of residents are unbanked or underbanked, according to FDIC data.

“We’re seeing a real difference in how our Club members think about money and their futures,” said Rebecca Christie, Program Manager at the Bella Vista Boys & Girls Club shared. “They’re not just learning financial literacy in theory—they’re applying it, making smarter choices, and starting to understand the value of planning ahead. They love Life Hub. This kind of growth doesn’t happen in isolation. It’s possible because of the support and investment from Electus and United, who have shown that they truly believe in our kids and in the long-term strength of this community. It takes a village, and we are proud and honored that they are a part of ours.”

Prioritizing future-ready skills, Life Hub uses emerging technologies to boost engagement and measurable outcomes. "Fini"—an AI-powered learning assistant—offers personalized guidance, while Electus’s proprietary [Infiniti AI](#) suite delivers real-time program insights through integrated analytics. With nearly 70% of business leaders citing a lack of AI skills as a top challenge (Kenan Institute), the program addresses urgent workforce gaps. As federal and state policymakers debate compulsory AI education in K–12, Life Hub stands as a practical model for bridging digital learning with economic inclusion.

Today, Electus announced the Life Hub Impact Coalition, a national initiative inviting other credit unions, banks, and corporate sponsors to expand the model and reach 150,000 learners by 2027.

Learn more: Visit lifehubeducation.com or contact anna@electuseducation.com.

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