

2017



**ECONOMIC
INCLUSION**

S U M M I T

**SUSTAINING
CUSTOMER
RELATIONSHIPS**

Introducing EARN

eARN

*Big dreams start with
small savings*

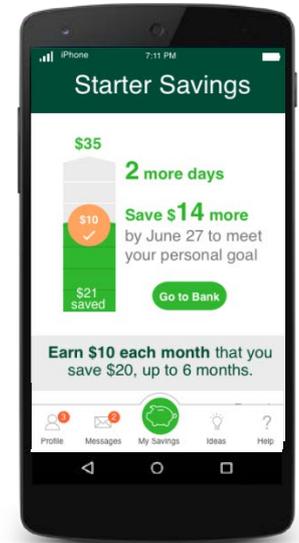


April 2017

EARN's Mission

EARN helps **working families build financial stability** by:

- Designing, rapidly testing, and rolling out **user-centered programs** that support and encourage consistent savings and financial capability.
- Leading the design and integration of savings models into a broad range of **institutional settings and services**.
- Advancing promising savings **policies** through scalable projects and data driven **insights**.



EARN's Starter Savings Program

The Saver Journey



“EARN helped me get into the habit of saving a little bit each month and taught me how rewarding it can feel to build up savings. I finished the savings program 6 months ago and have continued to save regularly. It’s a great new habit that will benefit me hugely for years to come.”
– EARN Starter Savings Program Graduate

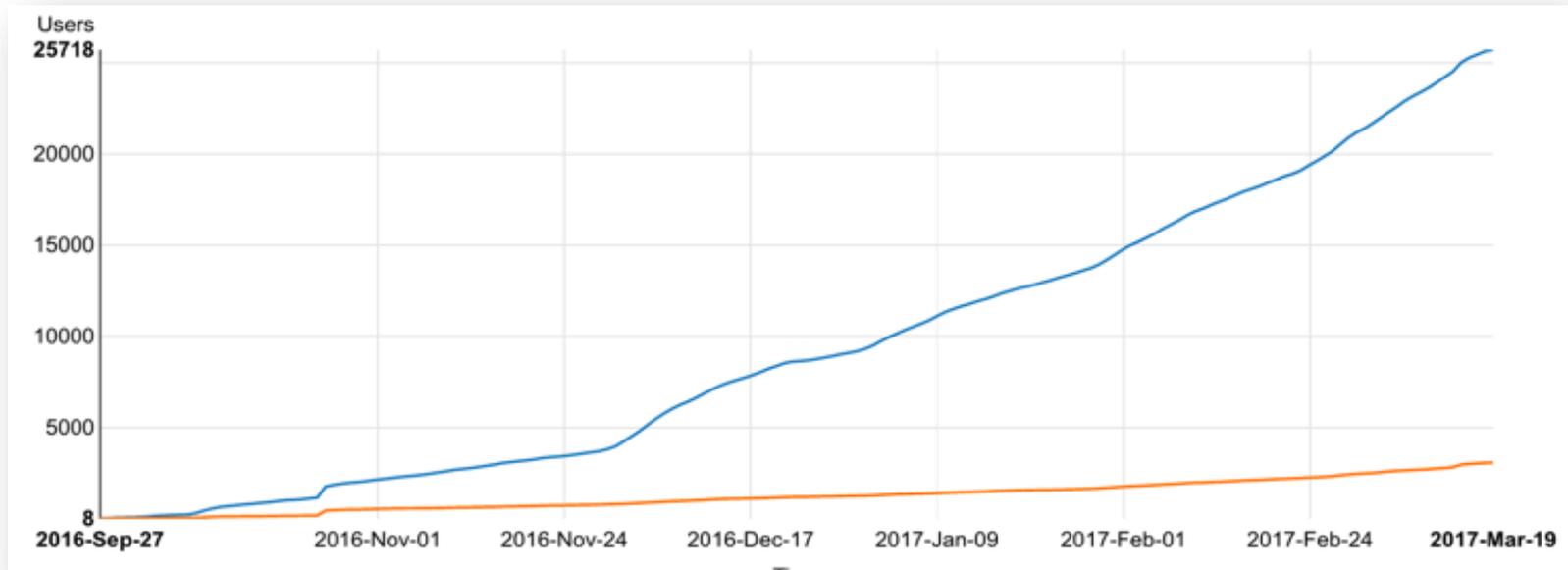
Our Key Premises

- Low-to-moderate income households can and will save when given the right opportunities and incentives
- The act of savings is transformative for household balance sheets and for personal mindsets
- Even small amounts of savings build lasting resilience and stability

Growth

>34,000 Members

>4,000 Savers



As of March 19, 2016:

Savings By Design



Help **low-to-moderate income workers** become financially secure through savings



Advance emergency savings for families in **affordable housing**



Discover the impact of saving on **health**



Facilitate a **two-generation program** helping financially insecure parents