

Fall/Winter Forum – December 6, 2017

8:30 a.m. to 12:30 p.m.

MassHousing, One Beacon Street, 4th Floor
Boston, MA

Summary and Handouts

Agenda

- 8:30 – 9:00AM **Registration/Networking/Continental Breakfast**
- 9:00 – 9:15 **Welcome**
Timothy Delessio, FDIC Area Manager for Community Affairs
- 9:15– 10:15 **Regulators Panel**
Terence McGinnis, Massachusetts Commissioner of Banks
Mary Barry, FDIC Deputy Regional Director for Risk Management
- 10:15 – 10:30 **Break**
- 10:30 – 11:20 **Bank On Boston Initiative**
Joe Christo, Project Director
Boston Mayor’s Office of New Urban Mechanics
Mimi Turchenitz, Assistant Deputy Director
Boston Office of Financial Empowerment
- 11:20 – 12:10PM **Boston Credit Builder Pilot**
Allison Kroner, Program Director, United Way of Massachusetts Bay
and the Merrimack Valley
- 12:10 – 12:30 **Feedback / Open Discussion**
- 12:30 **Adjourn**

Today’s Speakers:

Mary A. Barry
Acting Deputy Regional Director, FDIC

Mary Barry is currently serving as the Acting Deputy Regional Director in the FDIC's Boston Area Office of the Division of Risk Management Supervision. Prior to this position, she served as Assistant Regional Director in the Boston Area Office for 21 years, and her responsibilities included the oversight of financial institutions in the Boston South and Western New England territories.

Mary joined the FDIC in 1986 as an Assistant Examiner in the Concord, NH Field Office, and also served as a Review Examiner in the former Boston Regional Office and Field Supervisor in the Concord, NH Field Office. She is a graduate of the University of New Hampshire and the Stonier Graduate School of Banking.

Terence A. McGinnis, Commissioner of Banks

Governor Charlie Baker appointed Terence A. McGinnis Commissioner of Banks in September 2016. Commissioner McGinnis oversees the supervision of more than 180 state-chartered banks and credit unions with assets over \$380 billion. He is also responsible for the licensing and supervision of more than 9,000 non-depository licensees.

Before his appointment, Mr. McGinnis served as General Counsel and Secretary of Eastern Bank. At Eastern Bank, Mr. McGinnis was also a member of the bank's management committee. Before joining Eastern Bank, he held many senior legal positions at both Bank Boston and Fleet Bank. These positions included heading the International Law Practice Group at FleetBoston Financial Corporation. Mr. McGinnis served as Associate Counsel with the Committee on Rules with the US House of Representatives before starting his legal banking career.

Mr. McGinnis is a retired Navy Captain, having served both on active duty and in the Reserves with the US Navy. He held several command positions with the Naval Reserve and served in many senior military roles. He was twice awarded the Meritorious Service Medal and the Navy Achievement Medal, among other military citations.

As a strong believer of serving the community, Mr. McGinnis has served on many boards - both past and present. He has served as Chairman of the Board of Trustees of North Shore Medical Center, an affiliate of Partner's Healthcare. Currently, Mr. McGinnis is the Chairman of the Board of Directors of North Shore Physicians Group. He also is Chairman and President of the Children's Law Center of Massachusetts, Inc. Mr. McGinnis also is on the Board of Directors of Discovering Justice.

Mr. McGinnis is an honors graduate of Merrimack College, holds a Master of Arts degree from Boston College Graduate School, and received his law degree from Boston College Law School. He was also awarded an honorary Doctor of Humane Letters from Salem State University for his community service on the North Shore.

Joe Christo, Project Director
City of Boston, Mayor's Office of New Urban Mechanics

Joe Christo is a Project Director at the City of Boston Mayor's Office of New Urban Mechanics, which is the City's civic research and development team. The office was formed in 2010 as one of the first municipal innovation offices in the world, and their projects tackle a range of topics - from civic engagement to city infrastructure to education. Joe is currently working on projects in the areas of community resilience, economic mobility, and affordable housing.

Prior to joining the team, Joe spent seven years working on community resilience projects for the City of New York. Those projects included working with community organizations to better engage them in the city's workforce development programs; building and launching operations at ten new career centers throughout the five boroughs at public libraries, community organizations, and community colleges; and leading technical service and environmental assessment operations for the City following Hurricane Sandy. Joe also previously served as the Communications Director for the Dukakis Center for Urban and Regional Policy in Boston.

Joe has a Master's degree in Community Planning from the University of Maryland, College Park, and a Bachelor's degree in Journalism and Political Science from Northeastern University.

Mimi Turchinetz, Esq.

**Assistant Deputy Director, Mayor's Office of Financial Empowerment, and
Director of the Boston Tax Help Coalition**

Mimi Turchinetz is the Assistant Deputy Director of Mayor Marty Walsh's newly created Office of Financial Empowerment and the Director of the Boston Tax Help Coalition, formerly the Earned Income Tax Credit (EITC) Coalition. An attorney who received her Juris Doctor from the New England School of Law and a BA from University of Massachusetts at Amherst, Ms. Turchinetz is a longtime community advocate and economic justice professional who is committed to equity and empowerment.

Attorney Turchinetz has served the Commonwealth of Massachusetts as an Assistant District Attorney in Suffolk County and Staff Counsel to the Massachusetts Senate for the Joint-Committee on Insurance. She was appointed by Governor Deval Patrick to serve as a Commissioner on the Massachusetts Asset Development Commission.

As the Director of the Boston Tax Help Coalition she has guided a partnership of community-based organizations and non-profits, members of the business community, federal regulators, and government agencies since 2001. Since its founding, the tax coalition has prepared more than 125,000 free tax returns, generated more than \$200 million in tax refunds and credits, and recruited and trained thousands of volunteers. Her vision of financial empowerment includes a world that is fully inclusive, promotes access and agency for all, and is truly democratic.

She is a Board member of Mothers for Justice and Equality and the President of the Board of Directors of the Southwest Boston Community Development Corporation.

Allison Kroner, Director
Boston Builds Credit

Allison Kroner is the Director of Boston Builds Credit, the first citywide credit building initiative in the United States that seeks to improve residents' financial resilience by increasing credit scores at the population level. Boston Builds Credit is a joint initiative of the United Way of Massachusetts Bay and Merrimack Valley, the City of Boston, and LISC Boston, and has an ambitious goal of helping 25,000 Boston residents obtain a prime credit score (660+) by 2025. As Director, Allison is focused on bringing together community partners, industry leaders, and policymakers to expand access to safe, quality credit building education and products.

Previously, Allison served as the head of Corporate Social Responsibility for B.GOOD, a Boston-based fast-casual restaurant chain focused on making local, healthy food more accessible. In this role she not only managed the company's corporate giving and community engagement programs, but also served as the Founding Executive Director of the B.GOOD Family Foundation.

Prior to joining B.GOOD, Allison gained experience with philanthropy as a Fellow at the New York Community Trust as a Development and Communications Specialist at Boston Rising, a small family foundation. She also has deep experience with direct social service agencies, having run the executive office at Catholic Charities Boston.

BAEI Forum – Wednesday, December 6, 2017

Notes of Remarks given by:

I. **Mary Barry, Acting Deputy Regional Director, FDIC Division of Risk Management Supervision (RMS),**

and

II. **Terence McGinnis, Commissioner, Massachusetts Division of Banks**

I. **Acting DRD Mary Barry**

Acting DRD Barry emphasized the FDIC's Economic Inclusion initiatives are considered a Corporation-wide effort. She noted that FDIC Chairman Martin Gruenberg has for several years identified Economic Inclusion as a Corporation-wide priority and central to the FDIC's mission (to promote public confidence in the financial system). She mentioned some specific FDIC actions in support of the initiative:

- A **National Summit on Economic Inclusion** was held in April 2017. It drew over 200 people from banks, trade associations, non-profits, and national, state, and local government agencies. The full day event featured many speakers offering strategies to help the un- and underbanked gain access to the financial system, sustaining and growing banking relationships, and enhancing their financial wellbeing. [<https://www.fdic.gov/consumers/community/economic-inclusion/panels.html>].
- The most recent (2015) *biennial National Survey of Unbanked and Underbanked Households* [www.economicinclusion.gov]. She cited some of the many findings from the 2015 Survey including:
 - Nationally, 7.0 percent of the U.S. population is unbanked and about 20.0 percent underbanked. Households making less than \$30,000 per year, including Black and Hispanic households, and those headed by individual with a disability, continue to experience un- and underbanked rates of about 40.0 percent.
 - The Survey cites a number of reasons some people are reluctant to use banks, including income volatility, the belief that they do not have enough funds to use or benefit from a bank account, the belief that banks are not interested in them as customers, the need to build mutual trust, etc.
- Acting DRD Barry also recognized the importance of financial education in any process that expands consumer access to mainstream banking. She acknowledged the FDIC **Money Smart** program, and the continuing commitment to update, improve, and expand the many resources. [<https://www.fdic.gov/consumers/consumer/moneysmart/index.html>]

- She cited the recent FDIC **Youth Savings Pilot** Program as an example of efforts to directly engage community banks and school partners to understand and share successful approaches to increasing opportunities for students to save.

[<https://www.fdic.gov/consumers/assistance/protection/depaccounts/youthsavings/index.html>]

In her work at RMS, Acting DRD Barry talks with bankers about strategic planning, and emphasizes that in order to be effective the process must start at the top – both with senior management and the board of directors. The strategic planning process should incorporate the plans for new products and services. Considering potential risks must always be part of the planning process, but need not impede innovation.

She mentioned that liquidity has been an area of focus of the risk management examinations as growth in core deposits has not generally been keeping pace with loan growth at many institutions. Competition for core deposits is strong. As banks seek to grow their core deposits, serving the unbanked and underbanked markets with affordable deposit products may be the source of new deposit growth. As Acting DRD Barry put it, “who are a bank’s future customers going to be?”

There are no quick fixes, she said, and we all have a common need to build on existing programs, and innovate to find new solutions.

II. Commissioner Terence McGinnis

Commissioner McGinnis leads the Massachusetts Division of Banks (DOB), which is the chartering authority and primary regulator for financial service providers in Massachusetts. DOB's primary mission is to ensure a sound, competitive, and accessible financial services environment throughout the Commonwealth [<https://www.mass.gov/orgs/division-of-banks>].

DOB regulates approximately 180 banks and credit unions plus mortgage companies, and other financial service providers. Commissioner McGinnis said that consumer protection and access to mainstream banking products is a top priority. Low- and moderate-income consumers need financial services and have a high reliance on check cashers, pay day lenders, and other non-bank money services providers, regardless of whether it makes *economic* sense to any individual. He pointed out that Massachusetts’ many *Gateway Cities* undoubtedly have concentrations of un- and underbanked individuals and families.

He agreed with Acting DRD Barry on several issues, including the need to increase core deposits to bolster liquidity, and expanding access by un- and underbanked consumers through low cost checking and savings accounts. He praised the *Basic Banking for Massachusetts* program

offered by the MA Communities & Banking Council in conjunction with many banks and credit unions [<http://mcbc.info/basic-banking/>].

Commissioner McGinnis pointed to the need to help un- and underbanked consumers who may have had credit or banking problems in the past and now have difficulty qualifying for mainstream bank accounts. A discussion ensued with Deputy Regional Director Barry about the regulation addressing ID issues. The BAEI's fact sheet, *Five Things You Should Know About... Customer Identification Programs (as required by Section 326 of the USA PATRIOT ACT)* may be helpful: [https://www.fdic.gov/consumers/community/aei/regional/boston/baei-fact-sheet_cip.pdf].

The DOB is involved with education programs serving high school students and veterans. These include:

- Supporting High School *Credit for Life Fairs*, life simulations that frequently arise from partnerships between financial institutions and members of the community. He proudly mentioned that many DOB employees volunteer at various Fairs. A formal collaboration between the DOB and the MA State Treasury provides grant opportunities to schools interested in organizing a Fair [<https://www.mass.gov/news/applications-now-being-accepted-for-awards-to-fund-high-school-credit-for-life-fairs>].
- DOB also collaborates with the Massachusetts Treasurer's Office to provide financial education grants for organizations providing financial education for active military and veterans' families under the *Operation Money Wise* program [<https://www.mass.gov/news/treasurer-goldberg-and-division-of-banks-announce-financial-literacy-awards-for-the-military-0>].

Commissioner McGinnis emphasized the importance of community banks in the Commonwealth, and said that even though many people have gone to mobile and internet banking there is still a need for physical branches. During 2017, there were more branch openings than closings in Massachusetts.

Bank On Boston

Economic Mobility through Banking Access in Boston

Mimi Turchinetz, Assistant Deputy Director, City of Boston Mayor's Office of Financial Empowerment

Joe Christo, Project Director, City of Boston Mayor's Office of New Urban Mechanics

December 6, 2017

THE MAYOR'S OFFICE OF
NEW URBAN MECHANICS
BOSTON

Mayor Martin J. Walsh's Office of
FINANCIAL EMPOWERMENT

- 1. Introduction**
- 2. Overview of City of Boston Mayor's Office of Financial Empowerment**
- 3. Brief History of Bank On Movement and Cities for Financial Empowerment**
- 4. Overview of City of Boston Mayor's Office of New Urban Mechanics**
- 5. Launch of Bank On Boston**
- 6. Review of Cities for Financial Empowerment National Account Standards**
- 7. Next Steps for Bank On Boston**
- 8. Questions and Group Discussion**

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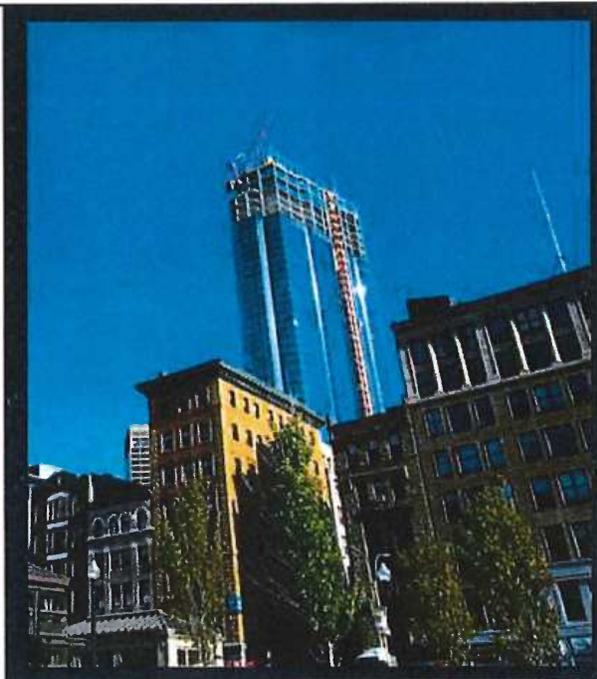


Martin J. Walsh
Mayor

As Boston approaches its 400th birthday, our goal is a thriving, healthy and innovative city for all; one community that is a global leader for the 21st century.

City of Boston's Goals
(From *Imagine Boston 2030*)

Managing Growth
Increasing Equity
Improving Resiliency



▶ MAYOR MARTIN J. WALSH
CITY OF BOSTON

ECONOMIC

INCLUSION

+ EQUITY

AGENDA



Mayor Martin J. Walsh's Office of

**FINANCIAL
EMPOWERMENT**



Cities for
**FINANCIAL
EMPOWERMENT**
Fund

THE MAYOR'S OFFICE OF
**NEW URBAN
MECHANICS**

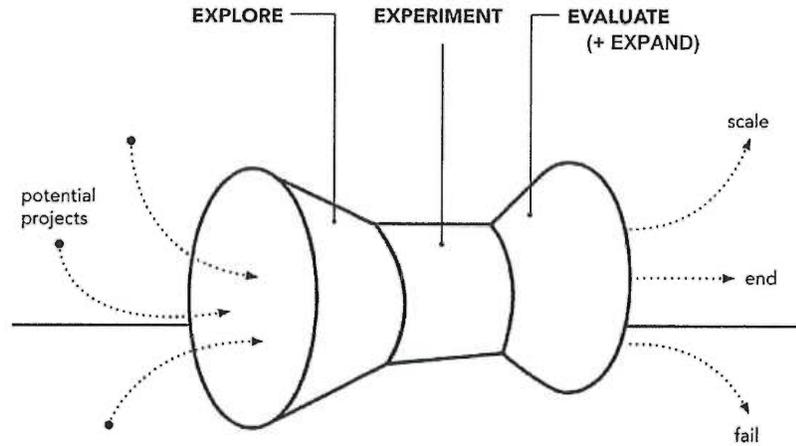


BOSTON

**Making civic life more meaningful for more people through
innovation.**

It's not about apps. It's about values-driven innovation.

This is how we do it...



Scope of Work - Project Examples

Streets	Housing	Engagement	Education	Economic Mobility	Third Spaces
Autonomous Vehicle Testing	Additional Dwelling Units (ADUs)	Civic Media Research Consortium	Discover BPS	Boston Saves	Public Space Invitational
Boston's Safest Driver	Urban Housing Unit Roadshow	BOS: 311 App and City Worker App	Boston Area Research Initiative	Bank On Boston	Block Quotes
Smart Streets and Smart Parking	Housing Innovation Competition	City Hall to Go Truck	Where's My Schoolbus?	Boston Civic Media Consortium	Pulse of the City
Performance Parking Pilot	Density Bonus Pilot	Participatory Pokemon Go	Safeboard	Youth Lead the Change	Parklets
LED Street Signs	Community Land Trusts	Community PlanIt	Lunch on the Lawn		City Hall Plaza and Lobby
Vehicle Sideguards		Adopt-a-Hydrant			Soofa

5 LESSONS

1. *How You Build* is Just as Important as *What you Build*
2. Build Things That People Want and/or Need
3. Use Technology to Build Compassion
4. Be Prepared to Challenge People's Instincts
5. Be Delightful!

BankOn
Boston

Why Bank On Boston?

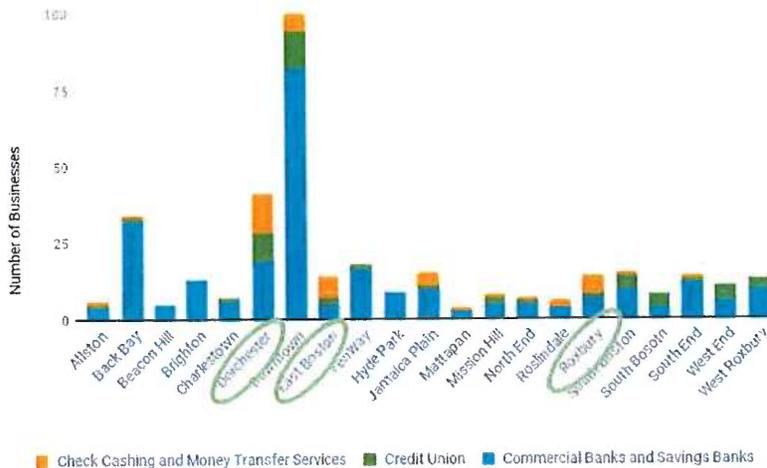
In Boston, approximately 10% of households are unbanked and 20% of households are underbanked.

Based on typical fees at check-cashing locations, a household with an income of \$30,000 per year can spend up to \$2,400 annually simply cashing their paychecks.

This financial challenge disproportionately affects low-income families in Boston and nationwide.

Boston has 45 check-cashing locations, and 26 (or 57%) are in Roxbury, Dorchester, and East Boston. Those three neighborhoods only have 31 (or 12%) of the city's 267 commercial bank branches.

Check Cashing Services, Credit Unions, and Banks in Boston, by N'hood



Boston has 45 check cashing storefronts, and **26 (or 57%)** are in Dorchester, Roxbury, and East Boston

Those 3 neighborhoods only have **31 (or 12%)** of the city's 267 bank branches

Benefits of a Safe Checking/Savings Account

- Cost Savings
- Asset Building
- Public Safety
- Time/Convenience
- Financial Stability

Project Goals

- **Ensure** that all Boston residents have access to safe and affordable financial products and services
- **Empower** Boston residents to build wealth, and encourage economic mobility

Project Progress

- **Conducted** background research
- **Gathered** best practices and resident input
- **Analyzed** local data, identifying trends, and conducted site visits
- **Developed** program elements and key metrics for defining success
- **Built** a Bank On Boston Coalition and program launch plan
- **Announced** the program on October 25, 2017

Bank On Boston Coalition

- Boston Federal Reserve Bank
- Federal Deposit Insurance Corporation (FDIC) Boston Alliance for Economic Inclusion (BAEI)
- Massachusetts Community and Banking Council (MCBC)
- Action for Boston Community Development (ABCD)
- United Way of Massachusetts Bay and Merrimack Valley
- City of Boston Department of Health and Human Services (HHS)
- City of Boston Mayor's Office of Immigrant Advancement (MOIA)

- Bank of America
- Blue Hills Bank
- Boston Private Bank and Trust
- Brookline Bank
- City of Boston Credit Union
- East Boston Savings Bank
- Eastern Bank
- Santander Bank
- Webster Bank



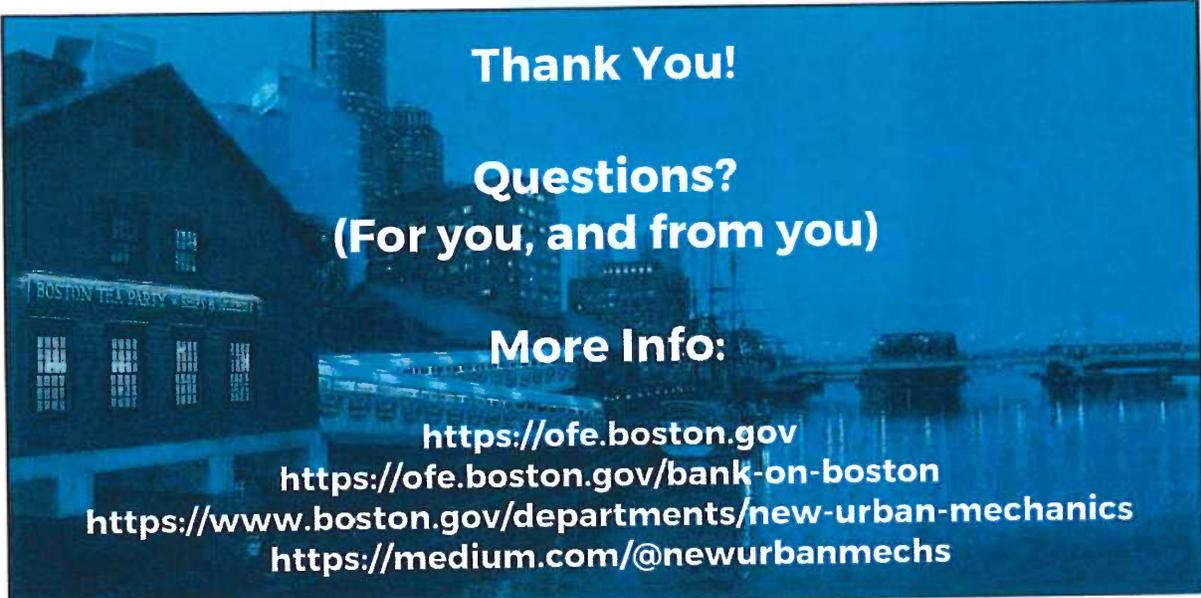
BANK ON NATIONAL ACCOUNT STANDARDS (2017-2018)

TERMS	STANDARDS
Basic Information	
Bank Account at Banking Institution	Checking account (including check-free alternative bank or credit union offered program)
Form of State FDIC/CFI Equities	Check card provided upon activation
Minimum Opening Deposit	If not available, \$5 fee less
Monthly Maintenance Fee	If available, \$10 or less; offer at least one option to waive fee with simple transaction (e.g. direct deposit to the account deposit, online bill pay or debit card purchase)
Overdraft or Non-Sufficient Funds (NSF) Fees	None, or optionally not possible (e.g. no overdraft protection)
Language of the Terms and Fees	None
Customer Service	
Branch Access	Free and unrestricted
Telephone Banking	Free and unrestricted (including live customer support)
Online or Mobile ATM	Free and unrestricted
ATM Fee or Alternative ATM	Up to one fee per transaction (local ATM fees)
Financial Literacy	Free at branch, at ATM and direct deposit
Deposit Education	Free
Bill Pay by Customer	Free
Bill Pay by Financial Institution	Free or optional; otherwise at least one free way to bill pay (e.g. check, check-free mobile)
Check Cashing for Checks Issued by that Bank	Free
Online and Mobile Banking	Free
Language Access	Free
Monthly Statements	Free paper (in addition with electronic option)
Dispute Resolution	Required by FDIC or NCUA
Strongly Recommended Practices	
Peer Account Ownership	Only doing new customers for just introduction and follow-up
ATM Cashing Fees, Early Warning System	Accept alternative (CFI)
Alternative Dispute Resolution (ADR)	Accepted through CFI
Language Access	Accepted through CFI
Locked Savings Accounts	Free savings accounts and support materials
Recommended Practices	
Branch Access	Immediate availability for known customers and long-term peers; optional for new bank clients
Language Access	Free or low (based on the CFI, Federal Reserve panel)
Financial Literacy	Comprehensive (based on the CFI, Federal Reserve panel)
Dispute Resolution	Required (based on the CFI, Federal Reserve panel)

www.ctefund.org/bankon

Project Next Steps

- **Continue** expanding the Bank On Boston Coalition
Work with MCBC to establish program tiers
Work with financial partners to participate in on-site account opening
- **Refine** marketing, communications, and outreach plan
- **Train** community partners and financial partners
- **Refine** customer processes, program elements, and metrics
- **Launch** program in early 2018



Thank You!

**Questions?
(For you, and from you)**

More Info:

<https://ofe.boston.gov>

<https://ofe.boston.gov/bank-on-boston>

<https://www.boston.gov/departments/new-urban-mechanics>

<https://medium.com/@newurbanmechs>

THE MAYOR'S OFFICE OF
**NEW URBAN
MECHANICS**
BOSTON

Mayor Martin J. Walsh's Office of
**FINANCIAL
EMPOWERMENT**

Boston Builds Credit

A citywide credit building initiative



Prepared for the Boston Alliance for Economic Inclusion

December 6, 2017

What is Boston Builds Credit?



- First citywide effort to raise credit scores at population level
- Mission: promote financial resilience and economic mobility
- Joint initiative:



Goals

- 25,000 attain prime credit score (660+) by 2025
 - Interim: 3,000 get 660+ *or* 30+ point increase by 2020
- Serve as a national model for other municipalities
 - Process and impact evaluations
 - Creation of implementation toolkit

Why Credit?

- Poor Credit = expense inequality and reduced resiliency
 - Higher fees and interest: up to \$200,000/lifetime¹
 - Affects ability to get a loan, credit card, job, apartment, etc.

¹Source: Credit Builder's Alliance

Why Credit?

5-year new car loan:

Subprime score results in
\$4,500 more in interest

FICO Score	APR	Monthly Payment	Total Interest Paid
720-850	3.235 %	\$271	\$1,266
690-719	4.466 %	\$279	\$1,765
660-689	6.29 %	\$292	\$2,521
620-659	8.456 %	\$307	\$3,446
590-619	13.657 %	\$346	\$5,782
500-589	N/A (1)	N/A (1)	N/A (1)

30 year mortgage:

Subprime score results in
\$67,000 more in interest

FICO Score	APR	Monthly Payment	Total Interest Paid
760-850	3.226 %	\$888	\$112,401
700-759	3.451 %	\$893	\$121,346
680-699	3.63 %	\$913	\$128,560
660-679	3.847 %	\$937	\$137,419
640-659	4.282 %	\$988	\$155,547
620-639	4.935 %	\$1,054	\$179,284

Source: myfico.com

Why Credit?

- Credit can be improved fairly quickly
 - Up to 30 points in 6 months
- Score is independent of income or wealth

¹Source: Credit Builder's Alliance



Why Credit in Boston?

- Boston has the highest income inequality in the country²
- Growing racial wealth divide
 - Median net worth for white families: \$247,000
 - Median net worth for African American families: \$8³
- Expense inequality inhibits economic mobility
- Estimated 250,000 Bostonians have low or no credit score⁴

²Source: Brookings Institution, ³Federal Reserve Bank of Boston, ⁴Federal Reserve Bank of New York



The Process

- Phase 1: feasibility study 2015-2016
 - National research, focus groups, interviews, local market research
 - Study by Midas Collaborative and Credit Builders Alliance
- Phase 2: business plan development 2016-2017
 - In partnership with Working Credit NFP and Credit Builders Alliance
- Phase 3: meetings with potential partners
 - 50+ meetings with partners: community organizations, financial institutions, credit industry, public sector, and funders

The Strategy

- Coordinate cross-sector to increase access to quality credit building education and products
 - Community based organizations
 - Financial institutions and industry partners
 - Philanthropic organizations
 - Policymakers
- Public information campaign
- Focus on immediate service provision and systems change

Community Based Organizations

- Embed and strengthen credit building in existing infrastructure
 - Train the trainer program
 - Communities of practice
- Four target groups:
 - LMI residents
 - Youth
 - Small Business Owners
 - Employers (Health Care sector)



Community Based Organizations

- Place-based strategy
 - Focusing on Roxbury in Year 1, then Dorchester and Mattapan
 - Roxbury Center for Financial Empowerment as a hub
- Three levels of client engagement:
 - Credit building workshop
 - One-time counseling through the Financial Checkup
 - On-going credit counseling



Youth

- Add credit building into services for youth and young adults
- Focus on 18-24 year olds
 - College completion programming
 - Opportunity youth



Small Businesses Owners

- Integrate credit building into existing small business and entrepreneurship services
 - 40,000+ small businesses in Boston, credit often a barrier
 - Tailor the Financial Checkup
 - Explore ways to report non-traditional loans to credit bureaus



Employers

- Focus on Health Care industry
 - Large number of low-wage, hourly workers
- Provide credit building as an employee benefit
 - Partner with Working Credit NFP
 - Start with free workshop, then opt-in for coaching



Credit Building Products

- Increase access and connect clients to four main offerings:
 - Small dollar credit building loans
 - Secured credit cards
 - Rent reporting
 - Peer lending groups
- Work with industry partners and financial institutions



Public Information Campaign

- Build consumer understanding of three key points:
 - Why good credit is essential
 - To have good credit you just need to know and follow the rules
 - Free or low-cost resources are available in your neighborhood
- Multipronged approach:
 - Consumer-facing website
 - Media: traditional, online and social, outdoor
 - In-person collateral: fliers, posters, etc.



Systems Change

- Promote philanthropic investments with credit building lens
- Work with finance industry to increase access to safe products
- Build and evaluate with an eye to replication
- Support public policy focused on consumer protection
- Promote access to accurate, real time credit information



Next Steps and Questions

- How to work with Boston Builds Credit
- Questions?