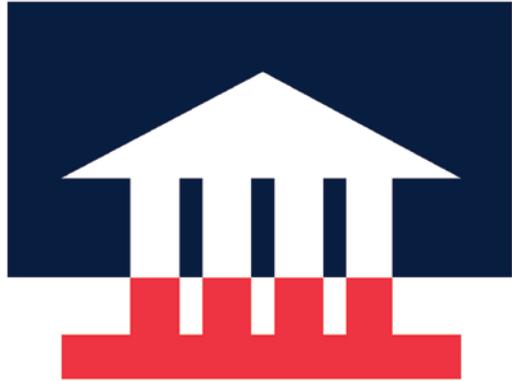


2017



**ECONOMIC
INCLUSION**

S U M M I T

**SUSTAINING
CUSTOMER
RELATIONSHIPS**

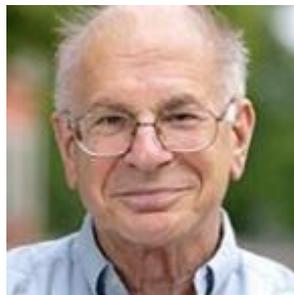
What is **ideas**⁴² ?

we use insights from the **behavioral sciences**
to **design solutions** to some of the world's most
persistent social problems

WE COMBINE LEADING ACADEMICS...



Richard Thaler
University of Chicago



Daniel Kahneman
Princeton University



Brigitte Madrian
Harvard University



Cass Sunstein
Harvard University



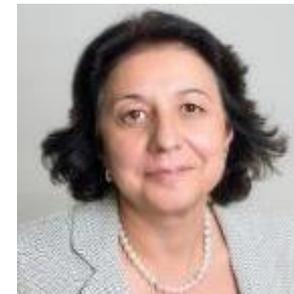
Dilip Soman
University of Toronto



Antoinette Schoar
Massachusetts Institute of
Technology



Sendhil Mullainathan
Harvard University



Annamaria Lusardi
George Washington
University

WITH EXPERIENCED PRACTITIONERS



Piyush Tantia is an Executive Director at ideas42. Before joining ideas42, Piyush was a Partner in Oliver Wyman's financial services practice.



Anthony Barrows is a Managing Director at ideas42. He's worked for more than 10 years in the public and non-profit welfare sphere in direct service, training, advocacy and system improvement.



Josh Wright is an Executive Director at ideas42, with a focus on financial services, economic mobility, healthcare, and strategy for the firm.



Katy Davis is a Managing Director at ideas42, where she oversees consumer finance and student financial capability work based in the US.



Alissa Fishbane is a Managing Director at ideas42. She has extensive experience converting innovative, evidence-based ideas into practice around the world.



Karina Lorenzana is a Vice President at ideas42, where she specializes in international development projects in the health and environment spheres.

24
HOUR

FITNESS



Introducing EARN



Prudential
April 6, 2017

EARN's Mission & History

EARN creates prosperity for low-income families by helping them save and invest in their futures.

Since our founding in 2001, EARN has established the most innovative asset-building program in the nation, working with thousands of low-income families who have leveraged their savings into long-term assets and near-term protections against financial hardship.



EARN Starter Savings Program



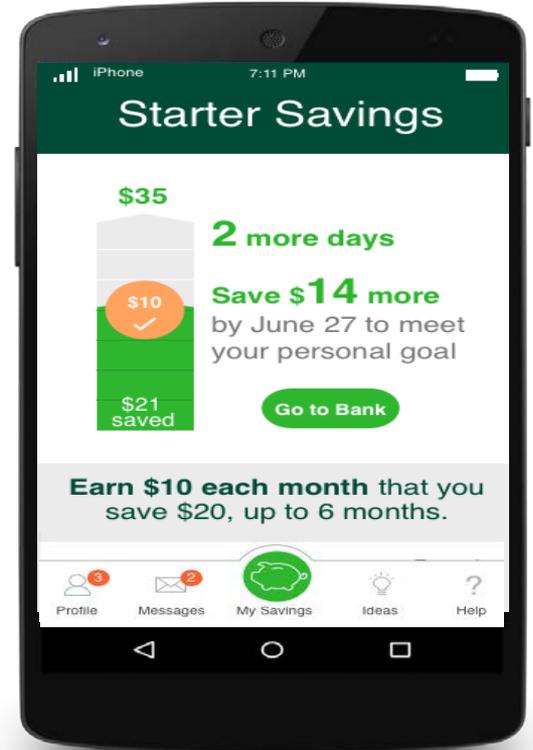
Sign up online at
earn.org/save.
Choose your savings goal &
link your savings account.



Save just
\$20 a month.
Every month.
For 6 months.



Earn \$10 in rewards each
month. Watch your money
grow. Collect your rewards
and **KEEP SAVING**.



Our Technology

A Technical Hub for Saving Programs

EARN's Platform

- Education Content
- Modular Saving Programs
- Analytics and Reports

Experiences



Statements
&
Payments

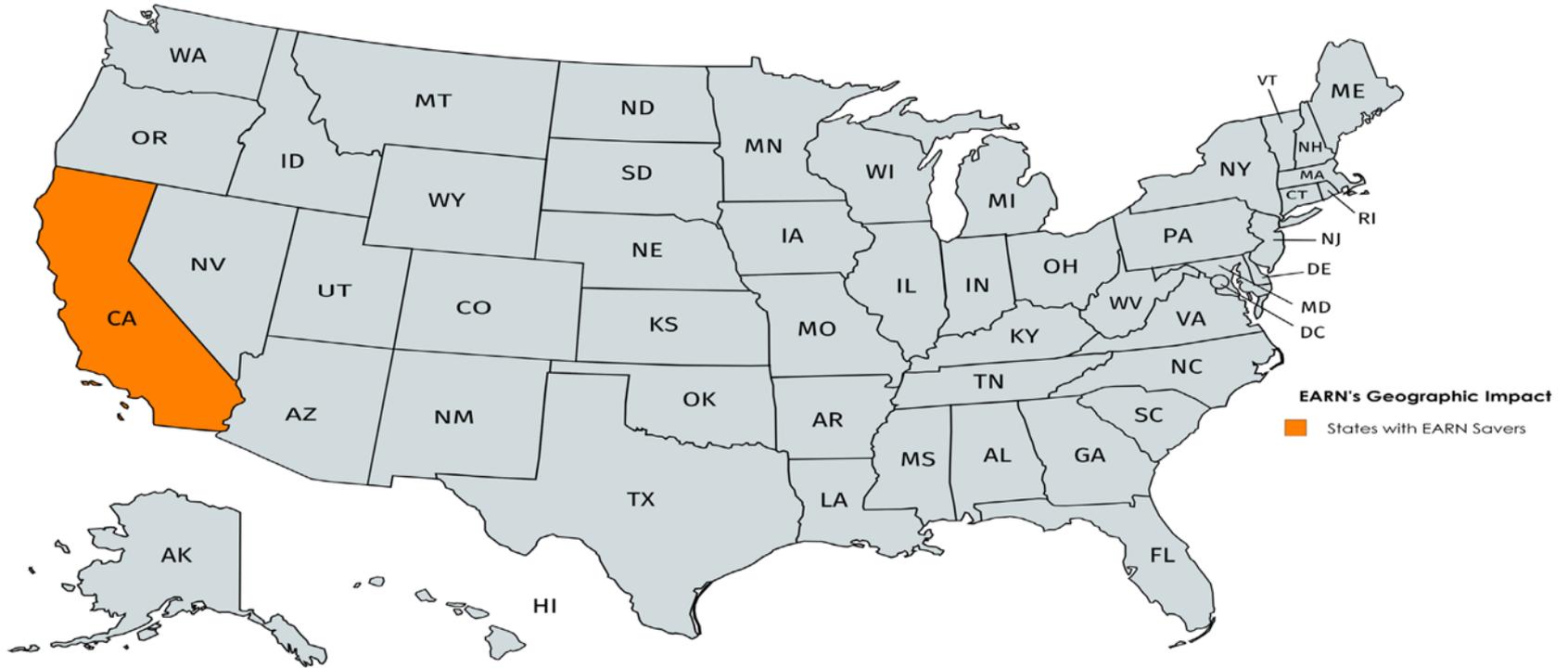
Financial Aggregators  **PLAID**

Communications 
MANDRILL

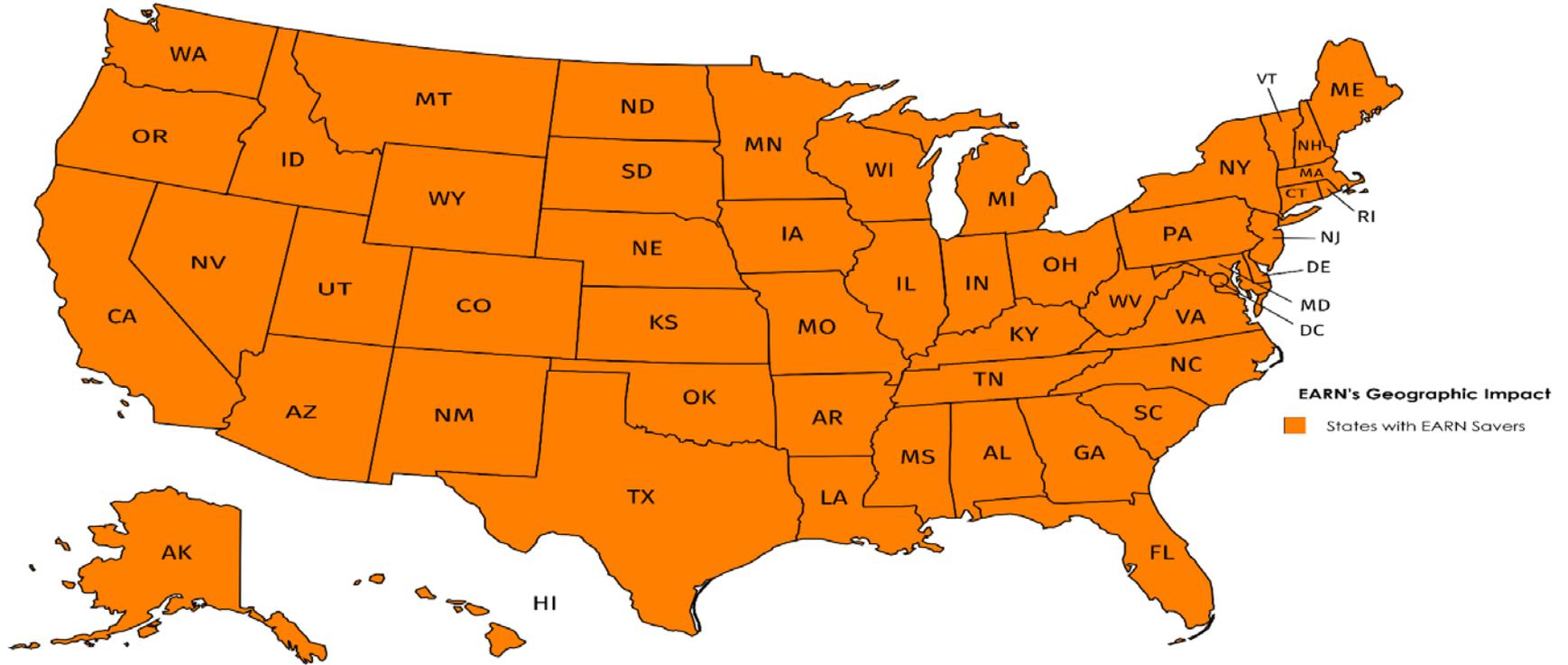
Banks  **15+**

Infrastructure 

EARN in 2014



EARN Today



Savings by Design Projects



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**

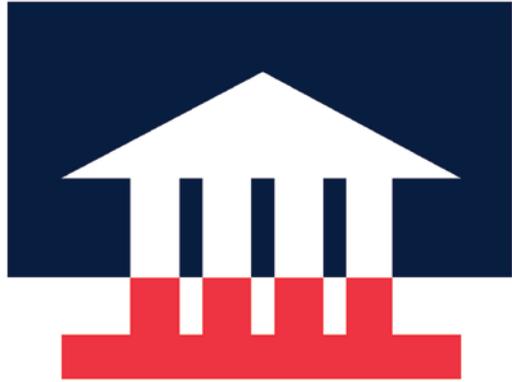


Facilitate a **two-generation program** helping financially insecure parents



Big Dreams Start with Small Savings

2017



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S U M M I T

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RELATIONSHIPS**