

Good afternoon everyone. Thank you for joining us for our webinar today on Consumer Engagement, helping people want what they need. My name is Michael Roush. I am the director of the Real Economic Impact Network at the National Disability Institute. I would like to give a special thank you to our sponsor, Bank of America, who supports our webinar series that we do on a monthly basis. Before we get started, we would like to go over some housekeeping tips. I would like to turn it over to my colleague Nakia Matthews to go over that information with us.

Thank you.

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We will have time for questions at the end of the webinar. Please submit any questions that you may have during the course of the webinar in the Q&A box. We will direct those questions accordingly during the Q&A portion. If you are listening by phone only and not logged into the web portion, you may also asked -- ask questions by emailing them to me directly at my email address. Please note that this webinar is being recorded and the materials will be placed on our website.

If you experience any technical difficulties during the webinar, please use the chat box to send a message to me, NDI Admin, or you can email me. With that, I will turn it back over to Michael.

Great. Thank you. For those of you who might be new to the National Disability Institute, I just want to share with you a little bit about us. The National Disability Institute's mission is to drive social impact to build a better economic future for people with disabilities and their families. At the National Disability Institute, we have the Real Economic Impact Network which is an alliance of organizations and

individuals dedicated to advancing the economic empowerment of people with disabilities. It consists of more than 4500 members located throughout the United States and it includes nonprofits, community tax coalitions, asset development organizations, financial education initiatives, corporations and private sector businesses as well as federal, state, local governments and agencies and individuals and families with disabilities. Through the real economic impact network, we all join forces to embrace, promote and pursue access to and the inclusion of people with disabilities in the economic mainstream. To learn more about the Real Economic Impact Network, please visit our website which is on the slide.

For today's webinar, we are very fortunate to have two of the authors, Timothy Flacke as well as Kristen Bryant, who are with Commonwealth. This important paper that they put together reports on Consumer Engagement and helping people will want what they need. It was put out by the asset funders network and it was supported by MetLife foundation to put this information out there. Today, we are very fortunate that we will hear from the two authors to help us understand what is Consumer Engagement. The report helps to provide a framework on how Financial Empowerment tools that are created by practitioners and individuals are ultimately used by the consumers that we help and work with. It helps them prosper and build their financial lives. With today's webinar, we are going to define and explain key terms on Consumer Engagement as well as illustrated the ideas that are presented in the report and some case studies for us to better understand this. Also, how we can potentially incorporate some of this information that they have put in this brief. Commonwealth has been a great resource to the National Disability Institute as well as to the Real Economic Impact Network and we are very fortunate to have Timothy Flacke, the executive director as well as Kristen Bryant, the innovation manager here to present this information to us. With that, I would like to turn it over to Kristin and Tim to get things started.

Thank you so much. We are honored to be able to present within NDI. We have worked with NDI for many years and have great respect for their work. Just briefly, Commonwealth is a mission driven organization that builds solutions to make people financially secure. Some of you may have known us as D2D Fund or doorways to dreams fund which was our name until very recently. As the slide says, we believe that lasting social and economic prosperity requires that everyone has wealth of opportunity, of tools, and other financial assets. We seek to grow our Commonwealth and to make wealth more common. Some of you may be familiar with work done over many years to encourage saving and wealth creation at tax time and over the last several years, we have run a national tax time savings promotion called save your refund. If that helps place us, you might be familiar with that.

To get us started, we want to take it to 1989 and the film -- film field of dreams. You should be looking at a picture of the main character from that film who you may or may not recall was an Iowa corn farmer. The famous refrain from that line is "if you build it, they will come." This is what this character hears throughout the movie. Why would we put Ray appear? We believe that possibly we are

like Ray. We believe in our hearts that if we build Financial Empowerment or financial capability or asset building tools the naturally, people will come and use them. Why might we think that? To start, the work of building these tools and getting them to market and to people is hard. The mere process of building the tools can overwhelm us to where we lose track of this secondary question of whether or not people are getting them and using them and benefiting from them. Beyond that very straightforward reason, I think another consideration is that many of us are the good guys or believe that we are. We are in it for the right reasons. Here is where Ray comes up. He was the epitome of earnest in this movie field of dreams. Simple, straightforward, peer of heart. -- Pure of heart. The trap is that we may assume that our good intentions automatically or inevitably generate good results. Of course, when we say it that way, we know that purity of purpose is not a guarantee that the things that we build or seek to offer will be appealing to the people that we want to reach, much less will be taken up, used by those people and generate a substantial lasting difference.

It was really reflecting on our own work over the past 15 years at Commonwealth or D2D Fund and through conversations and observations with colleagues that we realized that there are some learnings about this dilemma that we might be able to bring to the field. That had led us to this notion of Consumer Engagement. Before we dive in and describe what we see as a framework for thinking about this set of issues, we thought it is always a challenge on webinars to know where your audience is. We are going to ask you to fill out a poll. We will put it on screen. The poll question is fairly straightforward. How many of you feel that you have built your baseball diamond in a cornfield? You have created some empowerment tool or initiative and Ben then -- and then been disappointed that you did not have the participation or the impact that you expected to have? We have offered here three answers. You can say yes, this is a real challenge. You can answer sometimes or not so much. I think it would be helpful for us as presenters and interesting for you on the webinar to see where we are as a group in response to that question. If you have not already, please take a moment and reflect and then fill out the poll. In a moment, we will start to see results generated from that. When Kristin and I had a chance to do this talk in person, we can gauge how many people nod their head when they see the picture of Kevin Costner playing this character. We obviously can't do that in the context of a webinar. If this is a reference that means nothing to you, then please forgive us.

I am looking at that the poll has ended. I think we should see actual results from the poll itself. It looks like slightly more than half of us say this is a real challenge. Almost the same slice is telling us that sometimes it is a challenge and only a handful of you feel it does not apply. That is really helpful. It gives us a sense of how people feel about the topics.

To get us started, we have a framework that we have derived as we thought about these issues. I want to introduce that. That will guide us through the rest of this webinar. As a reminder, the core idea is that we want to produce tools and initiatives that consumers will use

and therefore make a difference. Our first pillar is what we call demand focus. By this, we mean a mindset or a philosophy about Financial Empowerment efforts. I will describe this in more detail in a moment. The second pillar is really more of a how do you do it and what do we need to achieve in order to reach clients. We call that pillar deep connection. The last pillar is really the holy Grail outcome that we are aiming for and we call that one enthusiastic use.

Let's go ahead and talk about the first pillar, demand focus. When we use this phrase, what we are contrasting it with is supply. The distinction is important because supply is more about us and what we are trying to do. Demand we feel is really about the consumers or the clients that we are trying to reach and what they want and where they are trying to go. As we think about that distinction, one thing that comes to mind and you can see the picture here is reminding us of this is that people have choices. With choices comes agency. We believe that the core of Financial Empowerment is cultivating, reinforcing and encouraging that sense of agency. That is central to what most of us want to accomplish. We want to honor and support that sense of agency in the people that we are serving. That is a lot of language. What does that mean in practice? It means we need to start by observing what consumers are doing today. We believe that contains really important wisdom. People are making choices about how to spend their money, about how to spend their time, about which opportunities to pursue. We think it can be constructive to think of ourselves as detectives whose job it is to uncover those choices that are being made today and to really understand them. Another piece of this is, rather than thinking about our work as trying to get people to change, we can think about our work as trying to build from, perhaps redirect behaviors that people are engaged in already. What that means in practice is we need to be very careful about offering tools or services or experiences or products that make the price of entry different. In our earnestness to help, we can't make change a prerequisite for use. We have to think about change of behavior as something that evolved from and is a byproduct of use or experiencing the tools or product's that we put out. What I would like to do was turn it over to my colleague, Kristen Bryant, who can take some of those words and illustrated them with an example .

Thank you. I want to take everyone back to earlier this year. How many of us got caught up in the Powerball madness? I don't even play the lottery and I found myself at a local convenience store playing a random set of numbers for the chance to win half \$1 billion. After all, who could really pass on that chance for a windfall of cash? While it may have been a once in a blue moon moment for me and maybe some of you on the phone, playing the lottery is a very popular thing. Consider that annually, lottery sales top \$70 billion which equates to the average household spending over \$500 a year on lottery tickets. Studies show that this behavior is particularly prevalent among households with lower income. In observing this lottery play behavior and trying to understand what made a compelling, we at Commonwealth have tried to unpack why this is interesting, particularly for the financially vulnerable consumers who were -- who we are trying to reach. We began to refine the concept of Prize-linked savings. We allowed these preferences and existing behaviors to inform our

strategy. Prize-linked savings is a concept of giving consumers the chance to win prizes I saving money. It leverages the fun and compelling parts of lottery to encourage positive financial action taking. We have now been doing work with Prize-linked savings for over eight years and what we have found is that people love it. Partly because it encourages saving by meeting people where they are, understanding that savings is sometimes something that is difficult to do and trying to match that reality with a behavior that is already taking place. Beyond that, it is a no lose proposition so there is no risk. >> Thank you. I will take back over now. Let me introduce the second pillar of our framework which we call deep connection. This is our way of thinking about the how. How would it be that we can redirect existing behaviors, that we can honor this sense of agency that most of us are trying to cultivate? The key we believe is to build or create with the consumers that we hope to reach. Some thoughts about that. One way to think about Financial Empowerment work is that it is social change work. We are trying to change the world and help consumers get where they want to go. One could say that is behavior change but what we know from countless research and also from our own lives is that changing our behavior is really hard. It is important to remember and to recognize that. As we think about how we go about our work, what can we do to make that hard behavior change easier? We believe one thing is to make sure that the consumers we are trying to reach and serve feel connected to the product, service or offering or that they are even passionate about it. How we go about building or delivering these services and tools is one of our key ways to build that sense of connection. What does that mean in practice? Clearly, if we had been detectives and understood what people are doing today and why, we need to reflect back what we have learned in our designs for products and services and tools. Beyond that, we want to find ways to bring our target consumers into the very preface of developing new stuff, whether it is experiences or products or tools. Ideally, their involvement should be not just a one time moment but iterative. We have found in our own work and I think most of us can relate to this, we rarely get it right the first time out. Regular iterative touch points with the very people we hope to serve is a really important strategy to calibrate and to make sure that we are producing something that does engender a sense of trust and connection and therefore has this trust for behavior change. We also know that good products and services need to adapt over time as the people we aim to serve change and the social conditions around us change.

Let me turn it back over to Kristin who will try to illustrate what that might mean in practice drawing on some of our work.

Tim just mentioned how interventions should flow from consumer research. I think it is well illustrated by the work we have done with video games. You will see on the screen images from very popular mobile game called candy crash. Candy crash boasts over 500 million downloads and also on the screen is an image from angry birds. Angry birds now has a portfolio of over five of virgins -- versions which include angry birds Star Wars and angry birds seasons. How can someone really tap into this behavior to promote financial empowerment? That required us to involve the very audience that we thought to serve. At the same

time, there was, and still is, a gap in the knowledge of financial concept but for some consumers, traditional financial education was not meeting their needs. In 2010, we began to explore making financial capability video games. At the core of our developed process was the consumer. Through each of the games, we got a group of people together to play. We watched them, wrote down questions they had and often facilitated a discussion of what they liked and disliked about the game experience. We have allowed these insights to guide the development of all six of our games and continue to use this process when we make them. The topics that are covered remain salient to this group and even the themes are influenced by consumer preferences. In our most recent game, which is called caught them if you can is developed in partnership. Not only were consumers involved in playing the game prior to its release, but we also did an initial survey to understand themes that would resonate the most. We landed with a game that has a 1960s crime look and feel, an idea that we never would have come up with on our own. The foundation took a chance and allowed this feedback to be at the forefront of development. It resulted in a game where people actually put themselves in the shoes of a con artist which I think is definitely an unlikely outcome if we had just been sitting around the table and thinking of ideas ourselves.

Ultimately, by responding and iterating and incorporating consumer feedback, we now have a portfolio of games that has logged hundreds of thousands of game plays across the country. We have focused on seeing those we serve as customers who make the choice to engage with our games. This has been fundamental for us to allow them to guide the design of games which may be different from other approaches. However, we believe that this generates the outcome of volunteering and enthusiastic use which is the third pillar of this approach that I will have Tim in detail next.

Thank you. What is it all aiming for and how might we know if we are succeeding? That really speaks to this last pillar which we call voluntary and enthusiastic use. Essentially, the consumers really want what you have to offer. Some thoughts about why that would be important. The easy one is that when somebody wants what you have to offer, it is that much easier to deliver and scale and grow it. That is a pretty intuitive point. The thing that might be easier to overlook is that the desire and attraction to what we might have is critical to this notion of adopting new behaviors. Many of the folks I have had a chance to talk to have some background in education. While I am not a teacher, one thing I have learned is that coerced students are the most challenging learners. No one wants to stand up in front of a classroom and try to persuade students to learn something if they don't want to be there. For those of you who are parents, you can probably relate to once children perceive that you are trying to force them to try a new food, the battle is lost. The best parents somehow figure out how to present that food in a way that the kids are curious and want to find out what that new taste is. These analogies are not perfect. I don't believe that in our work is helpful to think about our customers or our clients as children but the parallel is that all of us are more receptive to new ideas, new behaviors, to change itself when we perceive there is something attractive for us to get, something

that we want. The picture that is up on your screen is of a runner wearing a Fitbit. The reason that we have that picture is that it seems like a fairly current example of a fairly clever outcome where some entrepreneurs developed something that has helped millions of us actually want to exercise. That seems to be the genius of Fitbit, something that most of us recognize is good for us but rarely have talked of as attractive for fun or something that we are drawn to. It has managed to get us to a point where people are sitting around the watercooler and saying how many steps did you get? Did you accept the challenge that I issued yesterday? It is a recent illustration of how it is possible to carefully design and take things that are good for us and make them into things that we actually desire. What does that look like in practice? At a nuts and bolts level, we have found it is important to think about initial adoption rates, trial rates of whatever it is that we have to offer whether it is a new product or a workshop. Beyond just how many people show up for the first contact, to also think carefully about what we would call adoption rates are people coming back for a second class? Are they taking a second dose? Are they using a product or service or tool repeatedly over time? Beyond that, to look for signs of progression from one product to the next or from one feature to the next. That is a sign that someone is truly enthusiastically using or consuming what it is that we have to offer. Referral rates would be another one. We also know that it is important, even if you have great success with trial and adoption and repeat use and referral to recognize that it is not likely to remain the same over time. We need to keep adapting in a sense. We need to do original research to find out how your customers preferences and interests and needs and current behaviors have changed. Be open to involving those customers in the development of new features or evolutions of your products and services and then keeping close track to see if that is leading to the in Louisiana state volunteer use.

On the next slide, I would like to briefly recap. With the demand focus, it is really important to understand your clients financial choices today and to consider those choices and behaviors as holding tremendously important clues to what they value and what their needs are. Remember also that if we put behavior change as a barrier to use, we are probably getting the sequence wrong. The second thing to remember is that the way that we develop new stuff matters and our goal should be to develop in a way that fosters a deep relationship not only through the development process itself but in the outcome of what we produce. Finally, as we just talked about, the true North that we believe is worth aiming for is this test of whether or not people are enthusiastic and voluntarily using or consuming the things that we have to offer. A crosscutting observation that has come up for us in our work and may be of some use is that fun is a recurring, useful frame. If you can infuse what you have to offer with an element of excitement or interest or fun, it is rarely a bad move.

What we would like to do now is we have one more user poll. This is a chance for us to get a sense after having talked at you for a while of how the message is resonating for you. The question is very simply, does this framework resonate for you? We have offered you three simple questions. Yes, somewhat or not really.

Go ahead and fill that out for us. It will give us a sense of where you all are adding as we head into the Q&A session.

While you are doing that, you can see up on screen that if you would like a longer version of what we are talking about today or you want to share it with colleagues, we do have this report which we did in conjunction with the asset funders network work it is available on our own website, [www.buildcommonwealth.org](http://www.buildcommonwealth.org). Select the our impact section at the top and look for Consumer Engagement. You could also put that into the search feature. You can have your very own copy of a broccoli ice cream cone.

In a moment, I think we will see the results of the polling so we can see a result of where we are asked. After that, we will ask Michael to take back over. I think the poll has ended so any minute now we should get a sense of where everyone is at.

Just before, I want to take a moment to let you guys on the loan know how you can stay in touch with us. We will leave this slide up. Definitely, if you have any other questions outside of just the Consumer Engagement framework about the work we are doing or anything specific to the examples that we had in the slide deck, please feel free to ask us. We would love to stay in touch.

That is right. I am not clear if folks can see the results on their own screen but it looks like similar to the first question. A little more than half of us say it resonates clearly. Almost as many have some questions or concerns and only a couple of you don't think it is good. Thank you for completing that poll.

Thank you. Thank you for giving us an overview of what Consumer Engagement is and also sharing some examples. We do have quite a few questions that have come in. If others have questions, please submit them. We will try to get through as many of these as we can. You can send them in the chat box or you can continue to email them to me or Nakia Matthews. To get us started, the first question is how do we know the tools we select our the right tools to engage individuals?

I think that is a great question. Absent to specific context, forgive us our answer is a little general. Certainly, research and talking directly to not only your current customers or clients but your prospective customers and clients, or if this language bits, the folks who have chosen to decline in the past can give you important information about where there may be a fit. I would also say, and this may seem like a straightforward suggestion, but I would ask people at the end of an experience or the conclusion of the use of a product. You won't always get direct and useful feedback but you certainly won't get it if you don't ask for it and make it clear that you are interested.

I will add a specific example. I was talking to a woman who offered a financial coaching option at a job center and she was saying that they had significant drop offs between the people who showed up for the



first financial coaching session and those who did not return for the second. After talking about it, her idea was to reach out to those people specifically not in a way to force them to come back but to figure out what they could have changed in that transition area period to make sure they would keep coming back for more. They obviously have done a good job with getting people to show up but sometimes it is about how you make sure that you can adopt the next steps in your program to accommodate the reality once people get further down at the engagement line.

You are evaluating and getting the information from the individuals. Is it best to do a focus group or have you seen where folks could get this information in an evaluation that has been done after an initial class? What is the best approach to gather that information from the individual?

I would say that there probably is not a cure-all or a one-size-fits-all approach. It really depends on who you are working with and the relationship that a lot of your frontline staff may have with your clients. I think about an example that is actually captured in the full report of a credit union who used mainly conversations with tellers and their customers to inform the next steps in developing a product. I think that the information that can be helpful to understanding the folks that you serve can be gathered in a variety of ways. You should value any information that comes in whether that is through formal surveys or even one-off conversations that your staff may be having with clients outside of formal settings as well.

I just have one thought to add. Sometimes, people provide us feedback in less obvious ways but really important ways. I think the example in the prior question illustrates that. If the poll are not showing up, they are providing you feedback. We may not always want to see it that way or have the presence of mind to take that kind of uncomfortable experience as a form of feedback. If you need to show participation in a workshop and people don't come, we tend to think of that as a problem. That is something we are unhappy about in a moment but there is this way in which people have choices to make them they have made a choice to spend their time somewhere else and to view that as a source of intelligence or data that they are providing us is kind of a different frame. The question might be,, is it because they don't like what you are saying and what you have to offer or is it something different altogether that you picked a time when the bus route that many of them need to take is not available? It is important to be open to both kinds of answers. The tangible explanations and the broader more substantive reasons people might not use what we have. >>

What are the best incentives to give individuals? Are there too many to give or to frequently? -- Too frequently?

The difference is to think about intrinsic incentives. That is fancy language but when we think about intrinsic incentives, it is that there is something about the experience that we offer that is inherently rewarding for people. An example of that might be in their own work, we have found that many people find gameplay to be intrinsically satisfying. There is something for many human beings about the chance

to solve a puzzle that scratches some deep itch. In many ways, that is the holy grail because it is baked into the experience and it is often costless. Those can be hard to find. You can't make everything into a game but I think it is useful to keep that as our highest and best form of incentives. Extrinsic incentives are probably what most of us are more apt to think of. That is the everything from the free cookies that we put out at a workshop to the matches that might exist on a savings account. These are the quantifiable benefits that we offer people or bribes. I think that without looking at the specifics of what the questioner has in mind, I would say as a general rule, we have found that when there is an element of suspense, frequency of chances to win seems to matter a lot. Peep hole really like to win and appeared to ascribe a higher value to the act of having their name drawn than to the actual value of what the thing is that they win. In other words, you kind of get some lift simply by drawing the name from the hat and having somebody have their number come up. At the same time, people are savvy and if what they are winning is just a nickel, they don't take it as seriously. You may want to also have at least one prize of enough magnitude that people are excited about the possibility of it being something of value that they would win. That may be restricted to the use of chances and prizes.

I will add two additional points. I would say that a big thing that we found is really that people just want to know the rules of the game. Whatever you decide your own frequency might be for offering incentives, just make sure that you have communicated that well and that people know when the drawing will happen and what frequency it will happen for a while. The other short story that I will share with you is we have talked to some people who actually found what resonated most with their population was pillows. These were women. They were surveying these women and they found that whenever they had prizes available, what resonated the most was pillows. They knew that it was the grand prize and they gave things away, which seems silly but it is a great illustration of how prizes just have to be meaningful to your audience. They don't have to be high in monetary value, they just have to have some sense of value with the clients and the people you are trying to help work -- help.

That leads to one of the other questions. How do we know the right prize? I think the example you gave about the pillow, that is how we know. We have to understand our audience. We had done a similar piece with youth with intellectual and all mental disabilities and when we looked at the class they participated in, at the end of the day, to keep them involved and engaged, we had a field trip and a pizza party. The big piece was that they got a certificate. For them, getting a certificate and their picture taken was that piece for them that really got them engaged. It is really important for us to remember that we know our audience to be able to understand that.

In this model, what were the characteristics of the audience such as age, race, financial status? I think this might be relating to some of the examples like you were giving.

Sure. I can speak to our games that were developed and then I can also speak briefly about the work with Prize-linked savings. For our game development, we really built our games thinking about adults ages 18 to 35. Really, women just as key drivers of household finances. How can we create something that will be a useful tool for the managers of household finances? It's really cut across that small age group in terms of what we saw for the use of the games. We have seen them be very popular among high school and middle school teachers who use them in their classrooms or use them as supplements to their curriculum. We have also found that we have a slightly older crowd who is playing on them if you can. Part of that is coming from investor protection and who our key partner is in that way. That has really been the breakdown. We don't have as much information as we would like to have about race and gender so I can't provide many more details than that. In terms of Prize-linked savings, it has been operational in about eight states for a longer period of time and most recently, we had about 21 states where Prize-linked savings is legal. Mainly, it is through a credit union offered product that we help design called faith to win. Some of it, the findings from that particular Prize-linked savings product show that we are reaching a lot of folks who have at least one measure of financial vulnerability which is either lack of assets or lower incomes for their state. That obviously varies by geography as it is a national program that stretches across very different areas. There is an appeal in both urban and rural communities and again, across the gender gap as well. >> We have about six more minutes for questions and we have several to get in. We might need to do a speed around to see how many we can get through. We can also follow up with everyone with any questions that we don't get answered right away. The next question is, how can we use this model for behavior modification for those who are low income and try to encourage them to become financially stable?

One thing to be clear about is that our mission is to work with and support what we call financially vulnerable people. That often means low income. Just to be clear, the reference for our examples is already with that audience. If there is anything in particular that would be unique or modified for lower income people, I tend to think that the value in this way of thinking is to recognize peoples similarities rather than to assume that income makes us different in terms of our desire to be respected through the process of development or the need to observe closely what choices people are making to day. I am not suggesting the question is often race but I think there is power with not starting on the assumption that income would make a difference of how he would respond to those parts of the framework.

Also, what I will say is that I think that the difference in this approach is a difference from saying I think that the lower income client that I serve don't want to come to financial coaching sessions and starting with that assumption would be a different model than what our approach is. How can you spend time understanding what the difference might be in the behaviors of your lower income clients. How can you talk with them so that they are challenged in their priorities before designing or changing a program that you may be offering? In terms of how you could implement something for your lower income clients, it starts with that demand focus. How can you spend time with

them? You already know them. Really, try to understand those challenges they are facing and how you might be able to offer a program in a new or different way to generate the most impact.

Great. Thank you. The next question is, I am trying to engage the workforce factory workers in particular. What are some ideas or suggestions for this population? That might be a bigger question than what we have time for. If you have a quick answer or just some general thoughts.

I would say one thing quickly. We worked with this Staples ink, the large office supplier for number of years and lamenting our games. What was interesting about working with Staples is while they have an employee base of 40,000 across the country, some of whom work in their headquarters in Massachusetts. Some of them who work in warehouses and distribution centers and call centers have a very diverse population of workers and what that work life looks like. It was very important as we started implement in gameplay and thought about reaching their different employees to say what is the average workday look like and where are their points in time to intervene with information that may look different than sending an email at headquarters. It may be thinking about the break room in a call center or thinking about what could go in a script for a manager at the beginning of a shift at a warehouse. I just offer that as an example to think about what you can find out about the specific point in time in their day so that you can make a program that can really resonate with their realities.

Great. Thank you. Next question is, do you think that we use the wrong terms such as financial education, financial coaching that does not engage your resume to individuals? Do you have suggestions on other words we should be using?

I think that is a great question. I don't think that we have the answer to what the right term is for any of those particular use cases I think what comes up a lot -- let me interrupt myself. Another context, it has been with funders. One thing that you realize when you're thinking about funders is that for most of us who have to figure out how to pay for what we do, we have two different sets of clients. We have the clients that we think we are here to serve and then we have our customers which are the ones who write the checks to us if we are receiving philanthropy. The danger in that is it is confusing. Financial coaching for example, if you find that the people who you want to offer the service to our reluctant and are not signing up, then maybe we have the wrong name. Maybe we have the wrong way to conceptualize it. It could be anything from the connotations. Maybe they think they have to sign up for intensive things and I don't want any part of that. The only way to find that out is to talk to folks and to be open to the idea that the language or the way we conceptualize what we are doing does not align with what they care about. Whether it is the factory situation or this around coaching, one thing that can be helpful is to view it as this idea of detectives. It is our job to keep probing and to try to find out what the pressing challenge is that they see. What is the language that they use and then to let go of the way that we may have written it into a grant or the way we are used to

talking about it amongst ourselves and to try to build from the way they see the issue or problem. If you are not speaking to something they care about, you have made your job harder.

One more question. Are the games that you mentioned free?

Yes. Our games are free online. I will go back to the slide. You can play our games. We make them available for free to educators and financial practitioners like most of you on this site. If you are interested in doing a tournament or generating information about the people who are playing a game of your organization, that would be something that we could talk about off-line. I am more than happy to continue that conversation. They are available online. You can also search for a few of those games in the Apple and Google Play stores. >> Michael, I did just want to say one thing right before we wrap up. I think that through all of this as we talked about the demand focus and really thinking about understanding the financial realities of your client base, it is important to remember how valued people feel even when you ask them the question. I think that we should not lose in thinking about how to implement something like this at your organization the power of just asking someone that you are working with what they think or how it is going or really try to get feedback from them that you can immediately implement. We found that to be incredibly valuable to the work that we have done. It has informed a lot of our decisions. I just don't want to lose that as we have had this question and answer session.

Great. Thank you. With that, I would like to thank Tim and Kristin again for coming and sharing this information with us. Everybody will receive a copy of the PowerPoint. This webinar is recorded. You also will receive a copy of the link to read the full report or brief on Consumer Engagement and helping people want what they need. We hope that you will take the time to review that and read it. If you have any questions, please follow up with us. I do want to remind everyone that if you have not taken the pledge, we encourage you to help us Disable Poverty. This is a grassroots campaign which aims to increase awareness about the nearly one in three Americans with disabilities to live in poverty and remain outside the economic mainstream. To take the pledge, you visit their website.

Again, if you have not signed up for the Real Economic Impact Network, we encourage you to sign up and be a part of this movement. You can sign up on our website. Also, if you have any questions on strategies to build the financial wellness of individuals with disabilities, you can send your questions via email.

I would like to say thank you to Commonwealth for bringing us this information. We also would like to thank each of you for attending today's webinar and definitely want to thank my colleague, Nakia Matthews, for all of the work that she does behind the scenes here to make our webinar series run so smoothly. Our next webinar will be in December and it will be with the Federal Reserve Bank where we are talking about my area. Please join us for that as well. With that, I

hope everybody has a great afternoon and thank you again for participating.