

# **CONSUMER ENGAGEMENT: HELPING PEOPLE WANT WHAT THEY NEED**

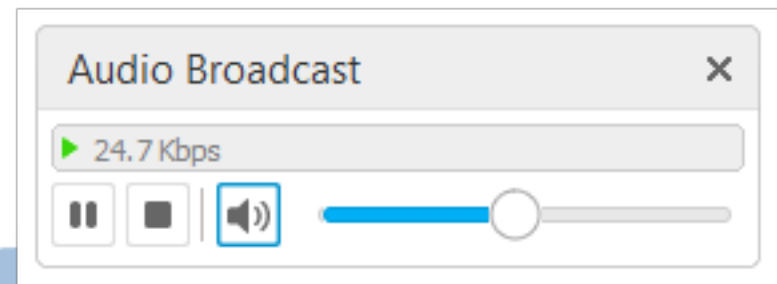
**November 9, 2016**

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[www.realeconomicimpact.org](http://www.realeconomicimpact.org)

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# National Disability Institute

The mission of National Disability Institute is to drive social impact to build a better economic future for people with disabilities and their families.





# NDI's Real Economic Impact Network

- An alliance of organizations & individuals dedicated to advancing the economic empowerment of people with disabilities.
- Consists of more than 4,500 members located throughout the United States.
- Includes non-profits, community tax coalitions, asset development organizations, financial education initiatives, corporations & private-sector businesses, federal/state/local governments & agencies, and individuals & families with disabilities.
- All partners join forces to embrace, promote & pursue access to & inclusion of people with disabilities in the economic mainstream.

**Learn more about the REI Network at**  
**[www.realeconomicimpact.org/REI-Network.aspx](http://www.realeconomicimpact.org/REI-Network.aspx)**



# CONSUMER ENGAGEMENT: HELPING PEOPLE WANT WHAT THEY NEED

NATIONAL DISABILITY INSTITUTE WEBINAR  
NOVEMBER 2016

We build solutions to make people financially secure.



Timothy Flacke  
Executive Director



Kristen Bryant  
Innovation Manager

# D2D Fund is now Commonwealth

We believe lasting social and economic prosperity requires that everyone has wealth – of opportunity, of tools, and of financial assets.

*We need to grow our common wealth and make wealth more common.*

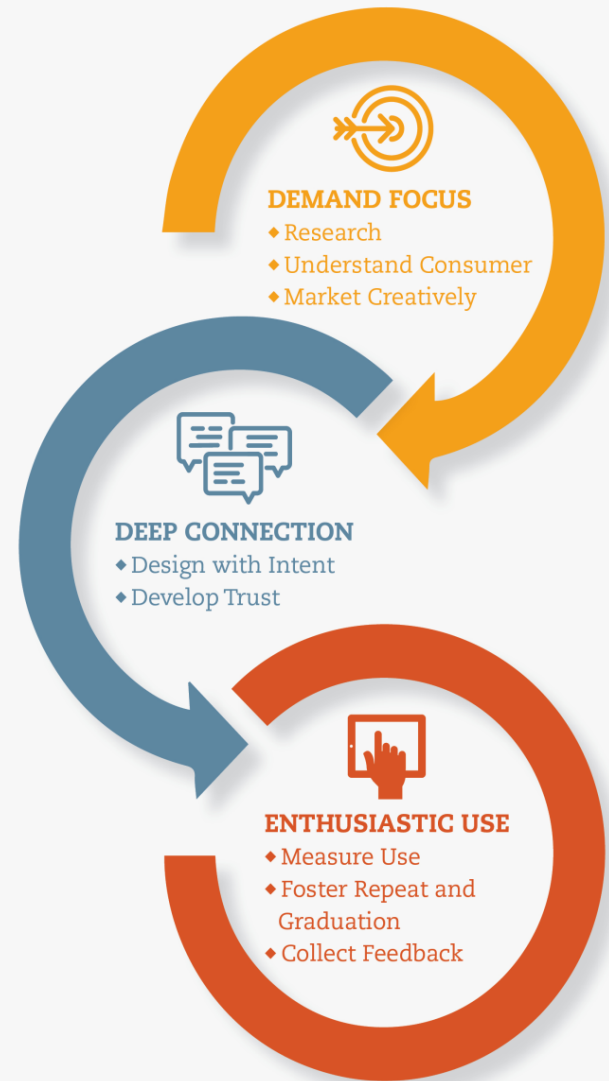
If we build it...

commonwealth



# Pillars of Consumer Engagement

1. Demand Focus
2. Deep Connection
3. Enthusiastic Use





## Approach: Demand Focus

- Research & understand
- Start where consumers are
- Think marketing & distribution





# POWERBALL





# Prize-Linked Savings

- **Prize-linked savings (PLS)** is a tested concept in which people earn chances to win by saving money
- Reframes from stress and sacrifice to immediate reward, possibility, suspense
- No-lose proposition – no risk!















## Goal: Deep Connection

- Intentional design
- Respond & iterate
- Ongoing adaptation





## Top Grossing Apps

 <p>1. Clash of Clans Supercell</p> <p>★★★★★</p>	 <p>2. Candy Crush Soda King</p> <p>★★★★★</p>	 <p>3. Candy Crush King</p> <p>★★★★★</p>	 <p>4. Boom Beach Supercell</p> <p>★★★★★</p>	 <p>5. Game of War - Fire Age Machine Zone, Inc.</p> <p>★★★★★</p>	 <p>6. Farm Heroes King</p> <p>★★★★★</p>
 <p>7. Hay Day Supercell</p> <p>★★★★★</p>	 <p>8. FIFA 15 Ultimate Team ELECTRONIC ARTS</p> <p>★★★★★</p>	 <p>9. SimCity BuildIt ELECTRONIC ARTS</p> <p>★★★★★</p>	 <p>10. Pet Rescue King</p> <p>★★★★★</p>	 <p>11. Family Guy The Movie TinyCo</p> <p>★★★★★</p>	 <p>12. Bubble Witch 2 King</p> <p>★★★★★</p>





# Games entice people to interact with their financial lives



- Get people to show up
- Make the experience fun & exciting
- Reduce stress and anxiety
- Present and integrate positive financial wellness actions

# Outcome: Voluntary, Enthusiastic Use

- Trial
- Adoption
- Loyalty & Progress



# Recap

## **Understand your clients' financial lives**

Determine priorities & challenges

## **Foster a deep relationship**

Great way to measure outcomes

## **Measure successes & challenges**

Set metrics and evaluate what's working

## **Make it Fun**

Get creative! Consider games, prizes, & incentives

# Download the full report today!

1. Visit [www.buildcommonwealth.org](http://www.buildcommonwealth.org)
2. Click "Our Impact"
3. Select Consumer Engagement



## CONSUMER ENGAGEMENT

Helping People Want What They Need

# Stay in Touch

## Partner with SaveYourRefund

- Sign up at [www.saveyourrefund.com/partners](http://www.saveyourrefund.com/partners)
- Register for the *myRA* “Saving at Tax Time” webinar [here](#)

## Play our Games

- [www.financialentertainment.org](http://www.financialentertainment.org)

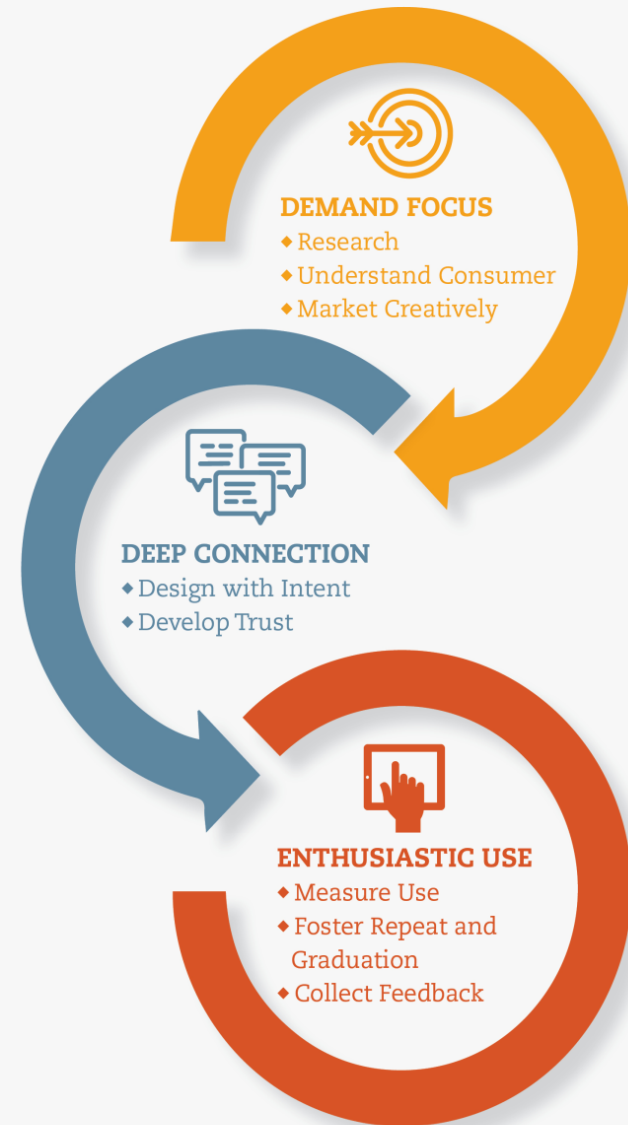
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# Pillars of Consumer Engagement

1. Demand Focus
2. Deep Connection
3. Enthusiastic Use



# Questions & Discussion



# THANK YOU!

Timothy Flacke  
&  
Kristen Bryant

commonwealth

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[buildcommonwealth.org](http://buildcommonwealth.org)

**DISABLE POVERTY** is a grassroots campaign which aims to increase awareness about the nearly one in three Americans with disabilities that live in poverty and remain outside the economic mainstream.

THE TWO OVERARCHING GOALS OF THE CAMPAIGN,  
TO BE ACHIEVED IN THE NEXT 10 YEARS, ARE TO:



**50** ▼

**DECREASE** the number of working-age adults with disabilities living in poverty **by 50%**



**50** ▲

**INCREASE** the use of mainstream banking products and services among Americans with disabilities **by 50%**

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**TAKE THE PLEDGE AT  
DISABLEPOVERTY.ORG**

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**DISABLE▲POVERTY▼**

National Disability Institute | realeconomicimpact.org

# Join the Movement!

## NDI's Real Economic Impact Network

Sign-up at [bit.ly/NDI-sign-me-up](http://bit.ly/NDI-sign-me-up)

**If you have questions on strategies to build the financial wellness of persons with disabilities, you can send your question to [ask@ndi-inc.org](mailto:ask@ndi-inc.org).**

# Wrap-Up & Thank You

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