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WASHINGTON, D.C. • 9.26 - 9.28.17

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Applying Behavioral Interventions to Structural Challenges

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What structural barriers exist in the world of financial inclusion?

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Types of structural barriers

- Policy and law
- History and culture
- Behavior and psychology



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Barriers we'll address

- Trust in financial institutions
- Housing and income
- Access to non-exploitative products



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Session goals

- How can we better design products and services to tackle behavioral and structural challenges?
- What are some takeaways from the research we've done in this domain?



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Question:

What can you do through more micro-level programs to tackle macro-level problems?

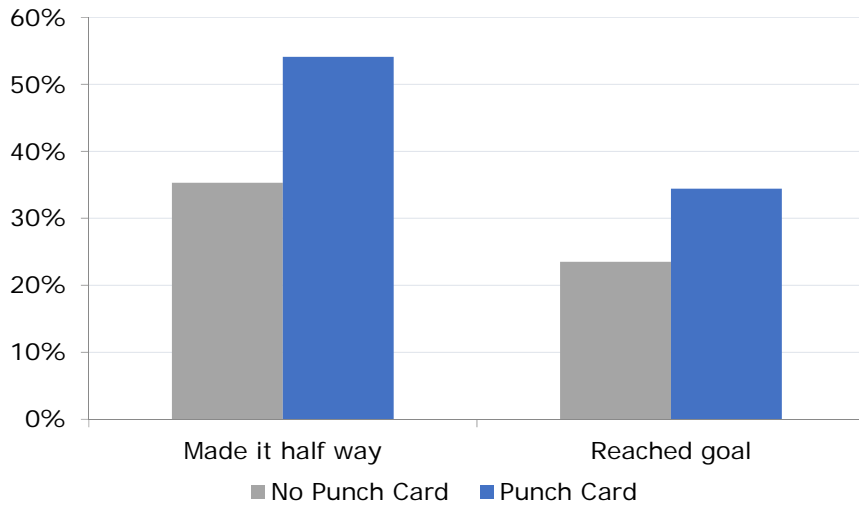


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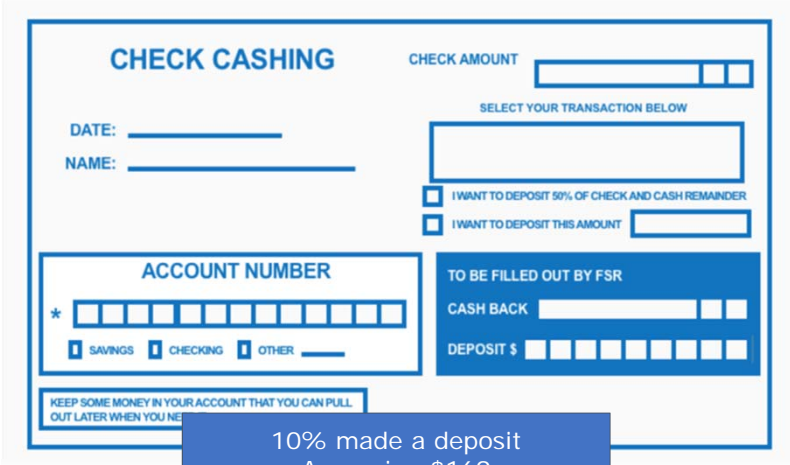
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The image shows a digital form titled "CHECK CASHING". It includes fields for "DATE:", "NAME:", "CHECK AMOUNT", and "ACCOUNT NUMBER". There are checkboxes for "SAVINGS", "CHECKING", and "OTHER". A section titled "SELECT YOUR TRANSACTION BELOW" has two options: "I WANT TO DEPOSIT 50% OF CHECK AND CASH REMAINDER" and "I WANT TO DEPOSIT THIS AMOUNT". Another section titled "TO BE FILLED OUT BY FSR" includes "CASH BACK" and "DEPOSIT \$" fields. A blue callout box at the bottom of the form contains the text: "10% made a deposit Averaging \$169".

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Question:
How can we address the lack of trust in financial institutions among low-income earners?

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Question:
**What are the organizational
barriers that limit our reach?**



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Question:
**Where are our limits as direct
service providers?**



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