

A Note From Our CEO, Leigh Phillips



As a supporter and investor in EARN, you have chosen to change the odds for millions of struggling Americans who lack basic financial stability. You have also taken a risk, allowing EARN to develop bold, scalable solutions to a huge problem. Together, we have made tremendous progress – EARN now serves Savers in all 50 states and we are well on our way to helping thousands of people save their first \$500. Our commitment to innovation remains at the forefront of our work, and your investment allows us to listen and respond to the real financial needs of hard working people. Thank you for your continued support.

Our Impact



Serving clients in **50 STATES**

70 partner organizations

Our Innovation

EARN collaborates with large organizations that work with lower-income households to design, build, and evaluate the impact of various savings models. Last quarter, we launched an employer based project with the [Levi Strauss & Co. Red Tab Foundation](#) to help hourly wage employees build emergency savings funds, and we helped [NeighborWorks America](#) create a \$2:\$1 match program to help affordable housing residents save their first \$500.



EARN Savers by the Numbers

80% Women

\$23,800 Average Income

32% are saving for housing
32% are saving for emergencies

59% Single Parents

News & Publications

[The Art and Science of Saving: EARN's Research Approach in the Digital Age.](#)
Released April 2016

[Consumer Action features EARN in effort to empower consumers nationwide.](#)

[EARN cofounds Nonprofit Leaders in Financial Technology \(nLIFT\), a group of organizations increasing financial inclusion through technology](#)

[EARN receives \\$600,000 grant from W.K. Kellogg Foundation to develop a savings solution for income volatility](#)

[Video highlighting EARN's work with the United Way of Connecticut](#)

Our Savers

EARN's online Starter Savings Program makes a lasting difference in the lives of our Savers.



"I saved \$4,000 dollars as a result of the program in the last six months. I wouldn't have prioritized saving without being in the program, but when an emergency came up, I was less stressed and able to relax with savings. That felt great."

– EARN Saver in Oakland, CA

"EARN helped me get into the habit of saving a little bit each month and taught me how rewarding it can feel to build up savings. I finished the savings program six months ago and have continued to save regularly. It's a great new habit that will benefit me for years."

– EARN Saver in Los Angeles, CA



Our Investors

EARN investors seek impact, not profit, and generously contribute their time, talents, and capital to create lasting financial security and opportunity for low-income families.



"I invest in EARN because I believe in the power of saving. As a long-time EARN investor, I've witnessed how EARN helps low-income families build a financial asset base that helps them manage life's challenges. Saving impacts not only Savers and their families, but also their communities, leading to jobs, education, wellness, and greater happiness."

– Nick Eaton, EARN Board Chair and Investor for 10+ years

Our Team

We are delighted to welcome 3 new team members, who bring a wealth of experience in social impact, product design, and user experience.



David Derryck
Chief Impact Officer



Alys Longworth
Director of Product



Thom Malti
Member Support Lead

Our Future

Together with the San Francisco Office of Financial Empowerment, EARN is launching SaverLife – a transformative community movement to increase savings and stability in the Bay Area. Beginning on June 20, 2017, we will mobilize thousands to start saving, raise public awareness, and engage a network of partners to solve our community's savings crisis.



Buy In To Your Community: Join the SaverLife Campaign