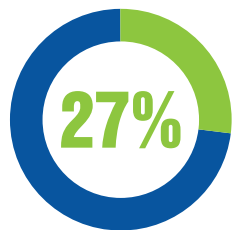




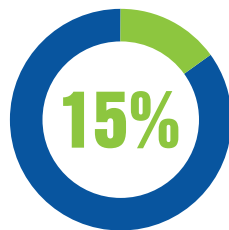
BEHAVIOR CHANGE RESULTS

The data below reveals the positive behavior change Enrich users experience after engaging with the platform over a 12-15 month time period.

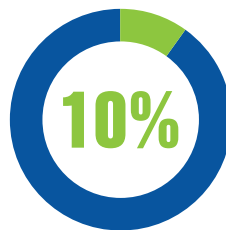
In 2019, Enrich users experienced very positive behavior changes. Over a 12-month period, we saw an increase of:



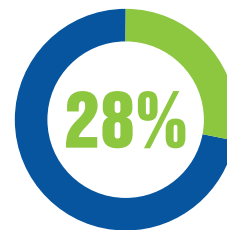
in users that have built up a 3-6 month emergency savings fund



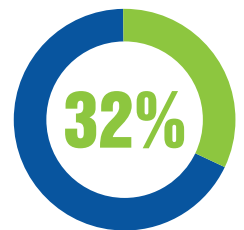
in users that are contributing to their retirement plan



in users that are contributing enough to get their full employer retirement match



in users that pay off their credit card in full every month



in users that are on-track with their financial goals

Decrease in financial stress for Enrich users over time:

5 = completely stressed; 1 = not stressed at all



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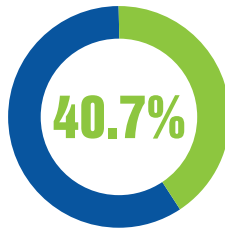


busdev@enrich.org

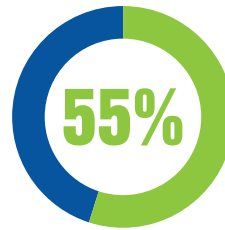
In an Enrich case study, we found:

+25.51

Credit Scores have gone up 25.51 points on average for Enrich users after 15 months



Average number of checking account overdrafts per month was lower by 40.7% than the average member after 15 months

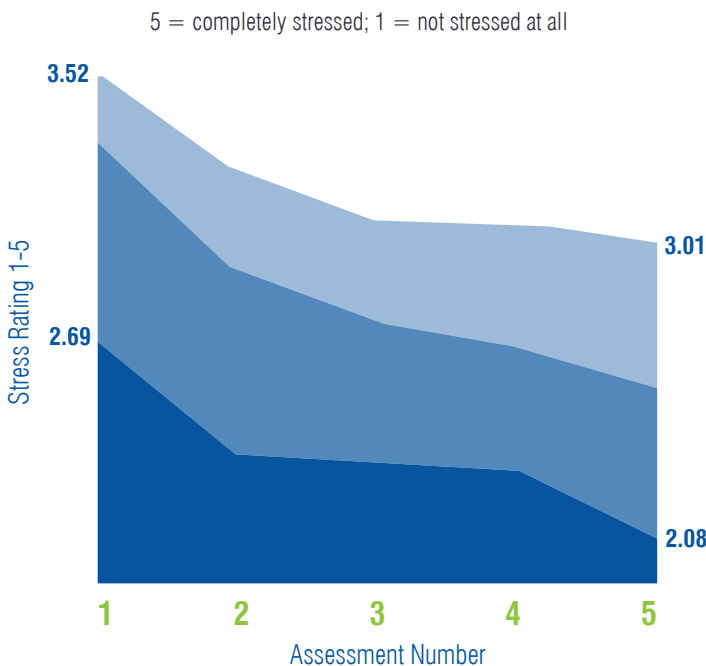


The average savings balance went up by 55%

\$1,657

The average savings balance went up by \$1,657

Impact of emergency fund on financial stress:

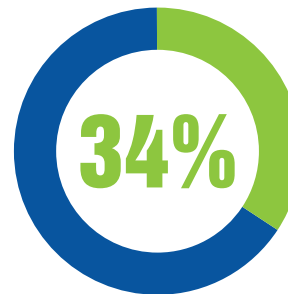


No Emergency Fund

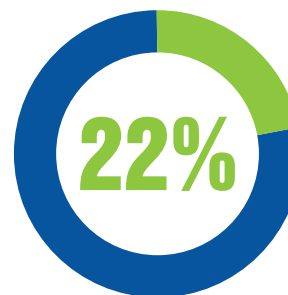
All Users

Has Emergency Fund

Retirement readiness campaign:



Increased their 401K contribution



Scheduled a consultation with a financial advisor

* Data from Enrich retirement readiness campaign for a 60-day period. Number of employees participated: 1,478



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