

Leveraging Fintech for Financial Health

Building Credit and Savings with Twin Accounts™

May 7th 2021

Housekeeping

- All lines have been muted upon entry to reduce background noise
- This session is being recorded and will be posted on our website within a week (FOC-network.org)
- We will distribute the slides and the recording after this session
- Please enter any questions you have into the chat box – we will answer at the end

Agenda

- Welcome
- Housekeeping
- Overview on Twin Accounts™ across the FOC Network
- Panel Discussion
- Q&A
- Next Steps

Speakers

Financial Coaches:

- Ashley Bush, Wesley Community Center, Houston
- Santa Cruz, Legacy Institute for Financial Education (LIFE), Rural
- Imelda Rodriguez - Coaching Vida, Chicago

Esusu Team:

- Kamilla Johnson
- Chidinma "Chidi" Orji

Facts

- *Black, Hispanic, or living in low-income neighborhoods are more likely to have trouble accessing credit.*
- *Over 64 million Americans have low credit*
- *Approximately 45.4 million Americans have unscorable credit histories or are “credit invisible”.*

Are the clients you serve reflected in these facts?

What is Twin Accounts™ ?



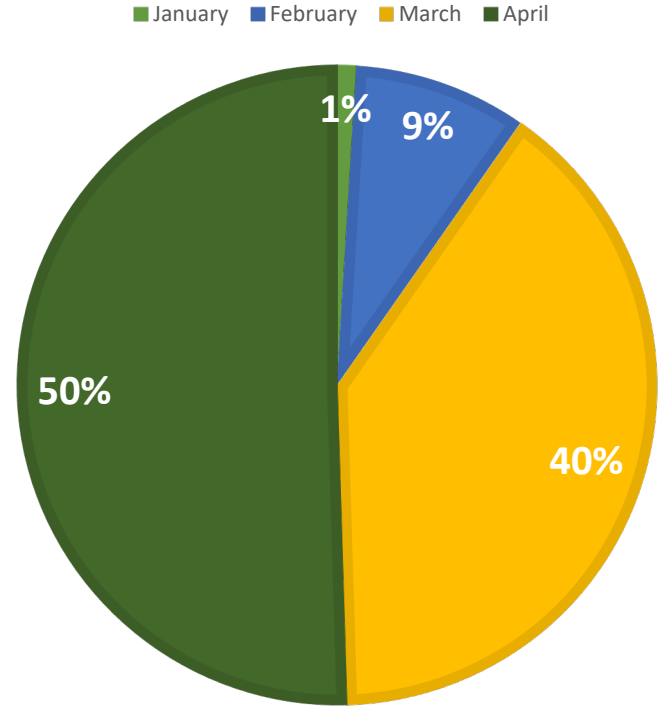
Impact Analysis of Twin Accounts™

- Nearly 70% of all participants complete the program. Of those, *the majority increase in their credit score.*
- On average, participants who start the program with no score will exit with a score of over 630. Nearly all who begin the program with no score have a score of *over 600 after six months.*
- Individuals with a score had an average *increase of 60 points.* For most, the increase moves them from a low or sub-prime score into a prime score.

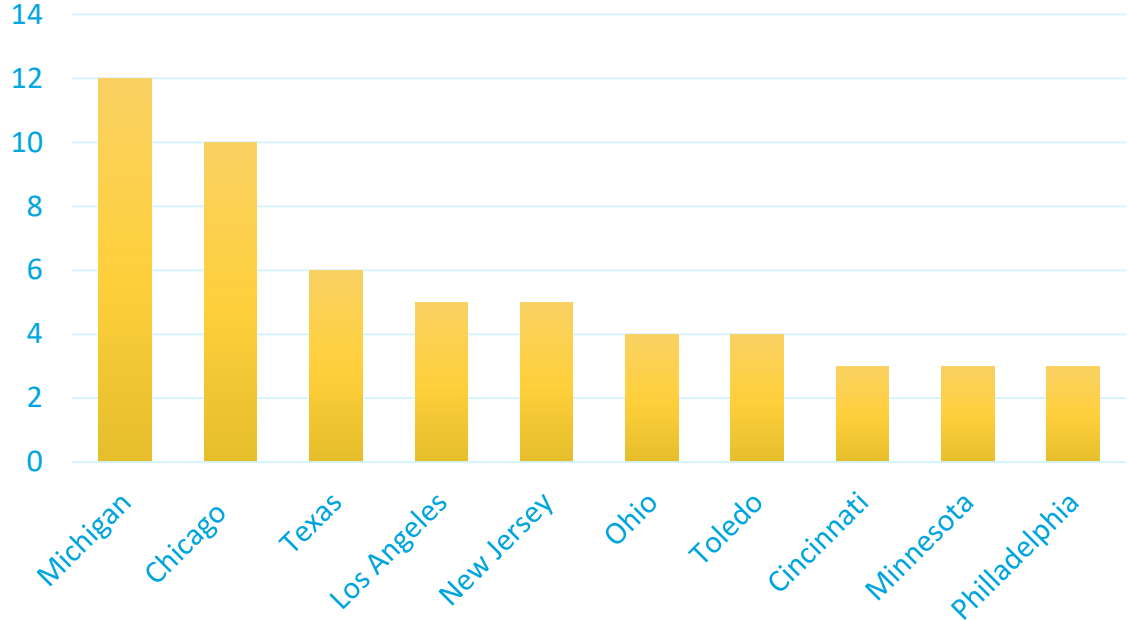
Twin Accounts™ across the FOC Network 2021

+ 120 Accounts Opened
+ \$36,000 in Match Savings

TWIN ACCOUNTS™ BY MONTH



Twin Accounts™ By Market



Panel Discussion

Q&A

Next Steps

Activating Twin Accounts™

Step 1 | Review the [Introduction to Twin Accounts webinar](#).

Step 2 | Complete the [registration form](#).

Step 3 | Download the Esusu Mobile Application – recommended to coaches to get familiar with the app to explain to clients.

[Apple iOS Esusu App](#)

[Android Esusu App](#)

Step 4 | Register for [training](#).

Do you need support?

Upcoming Twin Accounts™ Biweekly Support
Hour - May 13th - 1 PM-2pm CST

Focus Group

Help to make Twin Accounts™
better for clients

**I am ready to help my clients to build credit
and save!**

Connect 1-2 clients to Twin Accounts™ in the next 10 days

Contact Information

- Onboarding LISC Twin Accounts™
 - Laine Rolong - LRolong@lisc.org
- Esusu App Support
 - Kamilla Johnson kamilla@esusu.org
 - Chidi Orji chidinma@esusu.org

Thank You!