



Financial Decision Making in LMI Households



FinX Workshops

- FinX is an in-the-field activity that provides participants with a deeper understanding of the complexity of consumers' financial lives
 - Plan
 - Transact
 - React



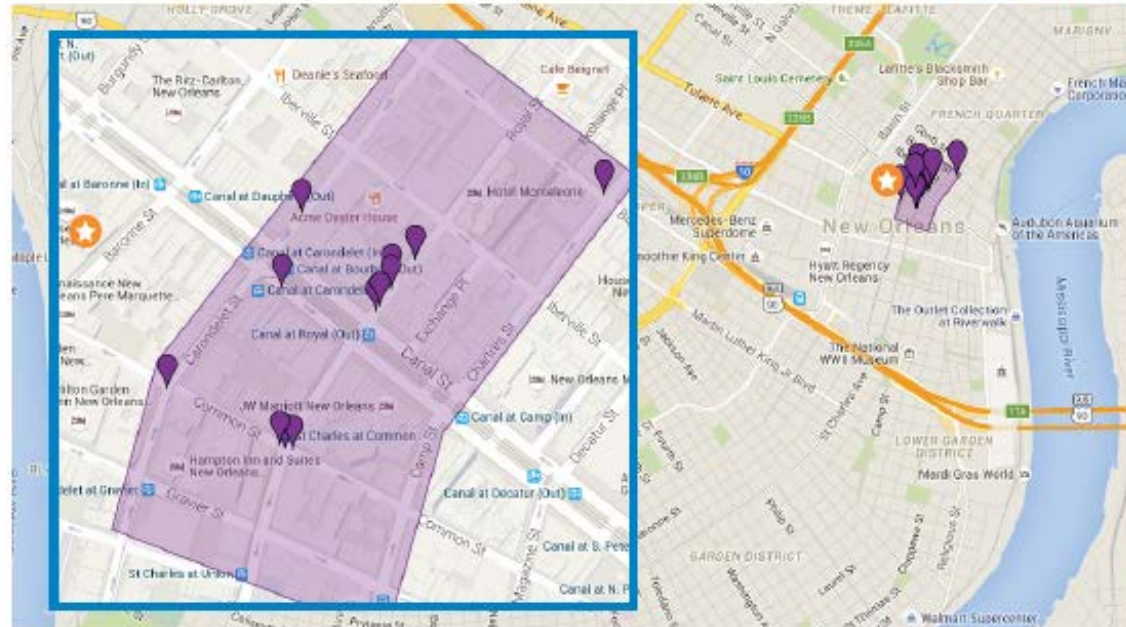
FinX

Map & Locations \ Hub 1



130 Roosevelt Way
New Orleans, LA 70112

Please go to the recommended locations marked in the map below. We have provided several locations within your hub and their addresses to get you started.



- | | |
|--|--|
| American Express - MSY Baronne | 201 Saint Charles Ave Ste 112, New Orleans, LA |
| Capital One, National Association | 137 Royal Street, New Orleans, LA |
| Finishline OTB-Elmwood | 111 Bourbon Street, New Orleans, LA |
| Gulf Coast Bank and Trust Company | 200 St. Charles Avenue, New Orleans, LA |
| Hancock Bank of LA | 203 Carondelet, New Orleans, LA |
| Iberiabank | 301 Chartres Street, New Orleans, LA |
| JPMorgan Chase Bank, National Association | 201 St. Charles, Suite 110, New Orleans, LA |
| Royal Convenience Store | 109 Royal St, New Orleans, LA |
| Royal Street Market - #0001 | 131 Royal St, New Orleans, LA |
| Sam & Sons Inc. | 127 Royal St, New Orleans, LA |
| Semans Center Inc | 115 Royal Street, New Orleans, LA |
| Thomas Cook Inc | 728 Canal Street, New Orleans, LA |
| CVS Pharmacy 0763 | 800 B Canal Street, New Orleans, LA |
| Walgreens | 801 Canal St, New Orleans, LA |

Typical Participant Takeaways

- Time consuming & cumbersome
- Difficult to discover & understand options
- In-depth, 'invasive' application processes
- Information & privacy control
- Friction costs
- Not building a base

Financial Health

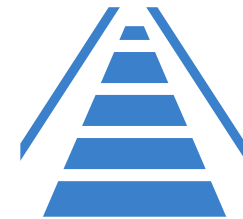
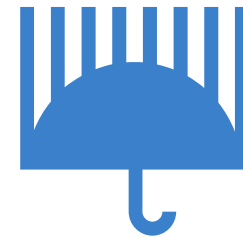
R_x

PATIENT NAME: _____
ADDRESS: _____

DIRECTIONS:

Financial health comes about when your daily systems help you build resilience and pursue opportunities.

SIGNATURE: _____ DATE: _____

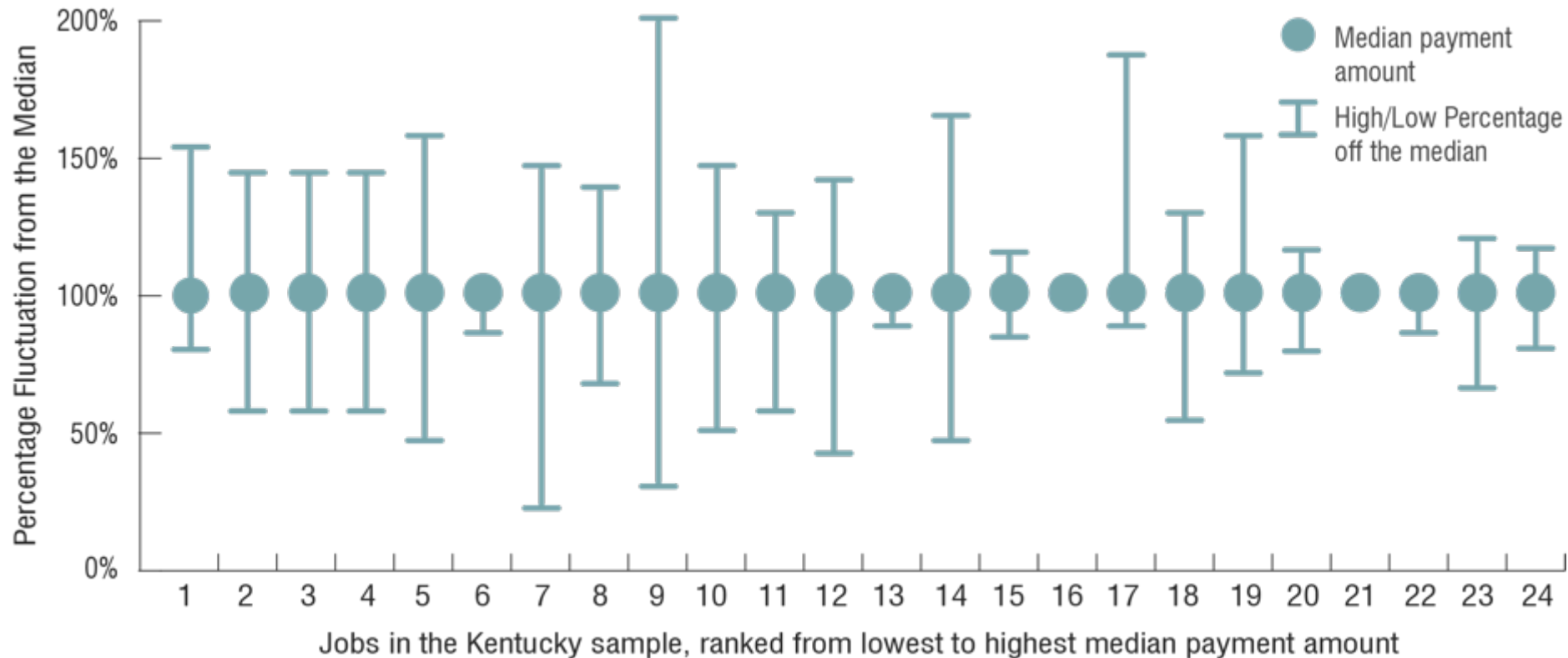


Mismatch of Income and Expenses



J. Morduch, R. Schneider, et al, "Working Hard but Still Struggling", US Financial Diaries Household Profile, June 2013

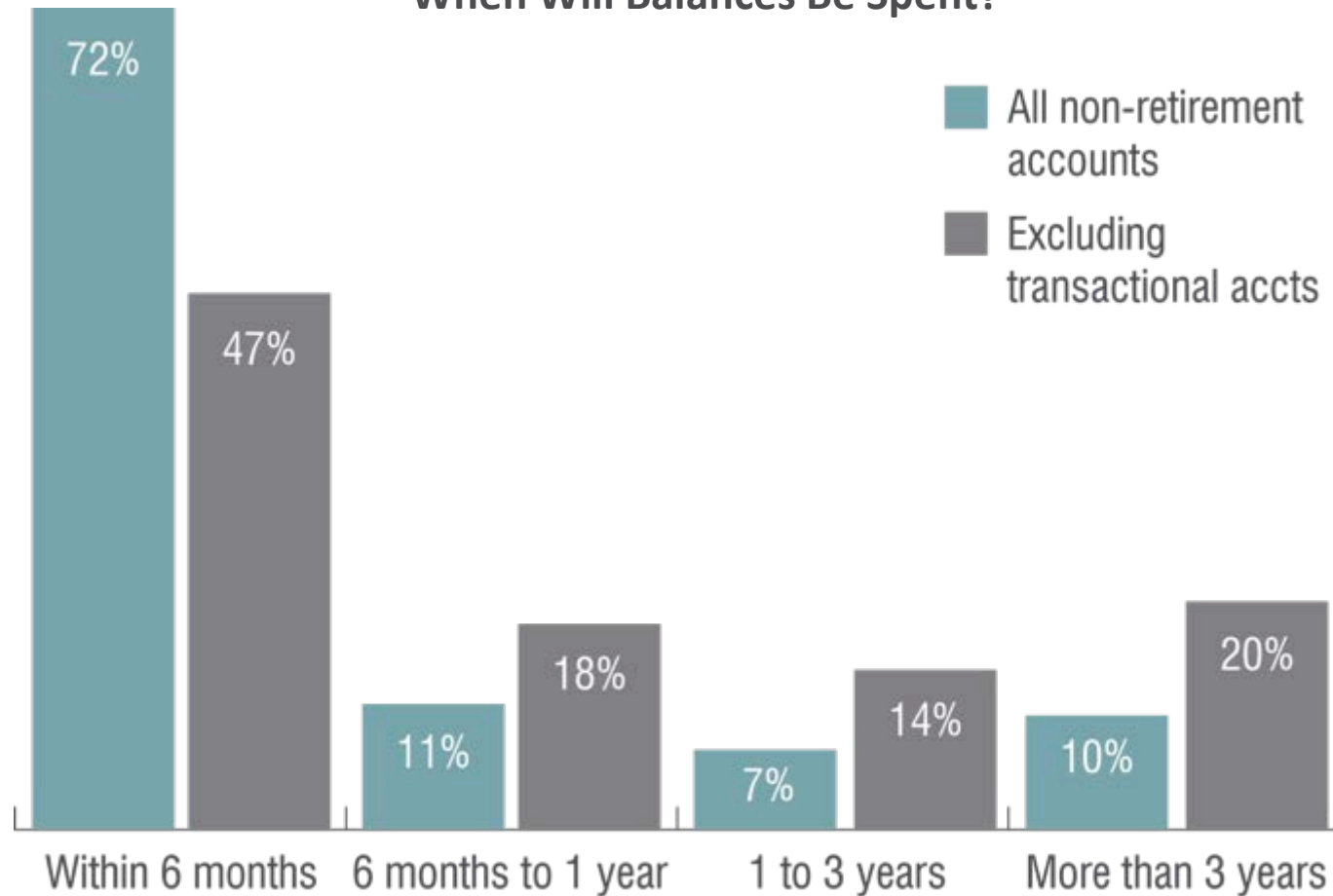
Variable Paychecks: Northern Kentucky



Source: J. Morduch and R. Schneider, "Spikes and Dips: How Income Uncertainty Affects Households," US Financial Diaries Issue Brief, December 2013

Saving Time Horizon

When Will Balances Be Spent?



Source: J. Morduch, R. Schneider, et al, "Savings Horizons", US Financial Diaries Issue Brief, June 2015



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