



## **Using Technology to Streamline Participant Experience and Increase Retention**

*AFI Virtual Coffee Webinar Series*

**July 12, 2017**

Ola: Hello, welcome everyone. My name is Ola Wadibia and I'll be leading this webinar today. We're so glad that you could join us for, "How to use technology to streamline the client experience and increase retention." For today's session, I will also be joined by my colleague Amy Shir.

Amy: Hi everybody.

Ola: Before we get started I want to just go over some housekeeping. So you will have the choice of dialing in with your phone or listening to the webinar through your computer. Please make sure to select the appropriate option on the GoTo Webinar control panel on the right side of your screen. You can ask a question at any time by using the chat box on your GoTo Webinar control panel or raising your hand to request to be unmuted. Please keep in mind that during the second half of the session we will open up the discussion to trouble shoot your specific questions about your participant's journey and how to optimize their experience and retention. Please use the chat box to submit those questions. Based on the time remaining, we will call on folks to respond to these questions and we'll open it up to all of you to interact more. If you're watching this live and experience any technical difficulties please type a question into the GoTo Webinar interface or email us at [ssueiro@prospertynow.org](mailto:ssueiro@prospertynow.org) and we will help you troubleshoot them.

One more note. This webinar is being recorded so all attendees are muted to ensure sound quality. Though as I mentioned earlier, we might unmute selected attendees during the troubleshooting section. A video recording and transcript will be available on the IDA resources web site at a later date. The webinar today will last approximately 60 minutes.

Let's get started. The primary objectives today are, to learn about the IDA savings process and how to optimize the participant's experience and retention in the program using technology. Second, to hear case studies and learn about fellow grantee experiences and challenges in using technological tools in their IDA program. Also, we want to discuss the value added of using technology to optimize the process and increase participant retention. And finally, we want to discuss strategies and resources that are useful for selecting a technological tool. Before we start to really dig into the content today, we want to better understand who is participating in the virtual session. We have a few poll questions that you will see on the following slides. And they will pop up in the poll box.

The first question: What is your level of experience with managing an AFI project? Thank you for those responses. It looks like 36% of you are beginners. You are new to this AFI project process. 36% of you are intermediate, with having two to three years of experience. And 29% of you are advanced or four years across the board. This looks like a great turn out across different areas of experience. I think it's going to make a really interactive session with you all having varying levels of experience.

Now, we're going to move on to the next poll question. What is your role with your AFI project? It looks like the majority of you all are program coordinators or managers. You all are directly responsible for the seamlessness of this project. We're really excited that you're joining today to share what those challenges are and the opportunities you've found over the course of running this project. It also seems that many of you are kind of boots on the ground, case managers 13%. And then 13% of you fall into the other category, and 7% of you is data managers, which we know is really important to this project.

We have just one more poll question for you all. How satisfied are you with your participant retention? Great, it looks like the majority of you are pretty satisfied with their retention. Hopefully, some of you can provide some great suggestions about how you've been able to maintain a pretty good level of retention. We also see a number of you are at 20% very satisfied. I'll be looking for your input during the end of this session. It looks like 20% are somewhat satisfied and 7% not at all. Please don't feel shy. Add your questions into the chat box so we can address them during the session today.

Now, let's dive into some content. I want to start off by doing a little bit of a refresher of the participant journey. I know many of you all, particularly you program managers are very familiar with this program flow. There's six steps in the participant journey. All AFI grantees must, of course, manage their project in accordance with the AFI Act and federal grant policies. But we also know that there are other considerations for supporting our clients throughout the journey. That's our focus today. Each step requires that you as program administrators ask yourself the critical questions about how the participants are experiencing this process.

The first step is recruitment. Really about how you're getting people in the door and who they are. One of the questions you might be asking yourself is, who is your target population or target participant? How do these prospective participants learn about the IDA project? This is usually the first step in the project but also could be maximized and optimized in lots of different ways, which we could talk about today. The second step is application. You might be thinking how do prospective participants initiate the process to enroll? How does your program determine eligibility? On last month's webinar, we dug into the application process in a lot of detail and were able to surface several technological solutions for making that process more stream lined.

The next step is enrollment. You might be asking, how do eligible participants begin their participation in the program? What does it really look like for someone to say, I am a part of your AFI project? The next component in your fourth step is economic education. AFI requires that grantees coordinate economic education that is relevant to the asset type participants are saving towards. You might be thinking about what asset specific education will you offer to and require of your participants. In what format will the education be delivered? Who will provide it and curricula will be used? We've learned over our time providing support on this project that there are usually a lot of technological opportunities in this section.

The bulk of the project, as you know, is in the savings. This is when you really hand it over to your participants to run with it. We also tend to see challenges but also great opportunities with retention during this phase. Keep these questions in mind in particular today as we go through this session. How do participants deposit their savings? How can the project support participants in their savings journey? How will participants track their savings? If you have questions related to this or possible technological solutions to addressing these questions, feel free to add them in the chat box. The final step. This is where we want to see all of the participants get to. Asset purchase. How will the participants know they have met their goal? How will they make their asset purchase? Keep in mind that each of these questions present a unique opportunity to think about how you can optimize the program to best meet your

participant's needs. To talk about this in more depth, we'll now hear from our panelist Amy Shir. Amy has a wealth of experience providing technical assistance and support to grantees all over the country. Some of you may have had the fortune of working with her directly. Today she is joining us to discuss why this is important and note opportunities impact positive changes for your participants and your projects.

Amy: Thanks Ola. Why don't we just start with a real high-level question, which is why even talk about this in the first place? One of the big reasons that we use technology and we're constantly looking for great tools is to support our participants to complete their asset purchases in a timely fashion and to flow through those steps that Ola just saw you. It's a good idea to look at what are the participant's challenges along the way? We've talked about the application process and getting their documentation into you. Then what are their challenges to access that financial institution, maybe set up direct deposit? Then saving regularly and attending their financial classes, their asset specific classes, etc. and then all the way through to completing their asset purchases. When you look at some of those challenges and barriers, where does technology possibly fit to really help push your participants forward and streamline and fast track their experience?

Next slide. We leverage technology. It helps us anticipate and then resolve the challenges that can arise for the participants and prevent them from achieving an asset purchase. That's another way of saying... and prevent them from attrition from our program, from dropping out for whatever reason. Also, it helps us support the smooth administration of our program so that we as project administrators meet the AFI requirements. Even more importantly, so that we meet the needs of our clients and we work within our budgets to help them achieve their asset purchases and to help us spend all of our money, and optimize our grants. Those are some high-level questions. It's a good idea to sort of now bring this down to street level and to discuss some scenarios that you may face. These are some that we thought of. Be thinking about these kinds of scenarios, where challenges occur, and where we might come up with some technological solutions for those challenges.

The first one, maybe for educational IDA's. We all know that our students are attempting to balance school and work. Saving in their IDA may not be top of mind all the time. I know that's hard to imagine. We all know how difficult it is really for students to be juggling work, family life, home, as well as saving. Thinking about these matching funds that are going to come to them to support their tuition, fees, and expenses at school. That is an issue, right? I've got a lot going on. I've got a lot of information to process. How do we help them keep this IDA program top of mind so that they can complete it and get the tuition when they need it, etc.? A client might face, is that I'm a single parent and I've got a couple of kids. I'm, running them to daycare or school. I get to work. I got to feed them and help them with homework. I might be limited by transportation barriers. My time is super-duper limited. Coming to you guys for economic education or asset specific education or even going to the bank during banking hours can be really challenging for me.

The third scenario which basically is titled, life happens. You know life happens top all of us. Life happens a lot when I'm living pay check to pay check. I might lose my job or might be evicted or facing eviction or might have a medical emergency. Again, a flat tire or just whatever. These are barriers to my participation in this IDA program. It's my dream program I want it to work but I also need to get food on the table. I need to make sure I can get to work. These are real life scenarios that all of our participants are facing at one time or another. How do we manage? How do we help them be successful? Let's look at the next slide.

I focused on the client side, on our participants and life happens, but it's also somewhat challenging to run an IDA program. You get a whopping 15% administrative portion to use for your operations. 85% of the federal grant has to go to match participants, which is awesome. How do we stretch these dollars? One of the ways that we might do that is to look at technology so we can off-load some of the work that it takes to run a program on to some technological tools. We'll talk about that in a second. Another challenge that we might have is that we're nearing our grant period. When we're nearing the end of the grant period if we're in year four, we're beginning year five sometimes we've got to think outside the box and do some different things to tweak the program into fast track from an administrative standpoint because we all want to spend all of our dollars on our communities and not send it back to treasury. These are some challenges that we face. We have limited resources for operating these programs. Then our clients have life that's happening that's competing with their time they can spend being successful in our programs. These are some broad based contextual things to think about why. Why even talk about technology? We'll get into the what, what can we do. Next slide please.

One thing that we talk about a lot when we're together is meeting people where they are. How do we make their participation easier for them, frankly? Then, how can we make this process more cost effective for us? Those are really good questions to be asking. A lot of times technology can really help us with both of these objectives. Next. We're going to ask you some polling questions. We're going to start getting into what you're doing. Then we're going to open it up. We've got these whizzes back here in the virtual world. They are going to allow you to share some of the tools that you're trying and some of the solutions that you have for some of these challenges. Next. This is going to be a poll question friends. This one has to do with client communications. How are we communicating with our clients during the savings period? Are we texting or emailing clients prior to their next savings deposit? We're prompting them? Are we texting or emailing clients after they've missed a deposit? Are we texting or emailing prior to the next class or coaching session? Are we texting or emailing them after the next class or coaching session that they may have missed? Then there is the all-encompassing, other. We're going to wait a bit for you to complete this poll. Yeah, be honest. That will help us move towards where we want to be.

Great. Thanks so much for voting. Most of us are texting or emailing prior to an upcoming class or coaching session. That's really great. A lot of us are texting, emailing or calling, probably folks after they've missed a savings deposit. Let's talk about that a little bit. Some of us are texting or emailing after the class or coaching session. Maybe folks missed it or whatnot. It's really great that there are communications here. It might be phone calls. It might be another way of communicating. Think about [0:20:10] economics, again think of those scenarios. People are super busy, right? I'm a student and this isn't top of mind but if you give me a reminder before my deposit is due and you text me or email me or ping me or whatever you do that says, hey don't forget, don't forget to make that deposit, you're rewarding positive behavior proactively. Rather than waiting after I missed a deposit and then you're reacting. You're reacting to a behavior that I didn't do the way that I should have to have optimized my program participation. For those of you who do have this communications piece built in after a deposit is missed, what might you do to put that in place, before the deposit is even to be made, to encourage a positive outcome? What I think I'd like to do is, why don't we go to our next question. Then guys be thinking, you can pepper us with questions. Another thing I'm going to ask you to think about is for those of you who are using, for example, in this question [inaudible] or something that's inexpensive, I'd love for you to be sharing that. We'll queue you up to be able to do that. That's that first question.

Let's go to the second question here. What type of economic education do you provide? Think about your financial education. Think about your asset specific education. Do you offer virtual economic education offerings? Do you offer in-person? Do you offer both? Let us know a little bit about this. Okay,

most of us still are offering in-person education. That's great. If you've got the resources to be doing that or you've got partners that are offering classes, it's awesome to have that face to face contact. No doubt. Now, 13% are offering virtual education. Then 40% of us are offering both. One of the things I want us to think about and talk about in this webinar is, again, go back to why we're talking about this? If we're offering in-person education only for example, that might really be suitable to a certain segment of the population. I've met a lot of folks that absolutely want to take every single class that they can get. They show up and they're early and whatnot. But then we have a lot of folks like student. They may not even be in our market any more. They might be studying somewhere else in the country. Or just a lot of folks lack transportation. We have rural areas. We have small towns without public transportation. If we're offering classes in the classroom and then be thinking about how often you are offering those classes; if I miss one of your in-person classes, do I have to wait another six months or another quarter to have that come back around on the calendar.

I want us to talk about when it's time for us to share and do a little more talking together, what are we doing using technology in terms of providing curricula? In terms of allowing folks to perhaps text or email us little certificates or little quizzes after chapters in a certain curricula to show us in a virtual manner that they are taking their education that you're offering or that's offered to them and that they're comprehending it and they are sort of meeting the recommendations of your program design or what they signed in the savings plan agreement. We will be talking about this. It is interesting that almost half of us are offering in-person education, which is more expensive frankly, but allows us to have that face to face with our clients, which I know is so very valuable. Let's go to the next question.

Santiago: Amy, hi. This is Santiago. Just to sort of ask a little bit more specifically, go ahead those of you that answered virtual or both. If you could type in the curricula, into the chat box, we'd love to hear what you're using so that we can be able to lift that up to everybody else and share that with everybody else. Go ahead and take the opportunity now while we move on to the next question type that into the questions box.

Amy: Thanks Santi. Santi is one of those amazing people that chews up all this amazing technology, right. Thanks so much for jumping in. Definitely we want you guys to be sharing what's working. Tell us we went this way for this reason. We had folks that were not making classes and they were dropping out of the program. Or they had time constraints. Now, they can take their economic education at 12:00 pm, after they've put the kids to bed and they've finished their homework. It's unbelievable what our folks are doing to be successful with us. Okay, here is the next poll question. Again, how many of us allow, or have an opportunity or provided a technological opportunity for our participants to view their IBA balances and their match accrual, on line through some sort of portal? Yes or no can they view their accounts and match accrual online?

For those of you when you complete voting, if you could go into the chat box if you do offer this particular kind of opportunity for folks to see where they are, why don't you tell us the software package that you're using that makes that possible? Great, two thirds of us do not provide that technological solution to our participants and about a third of us do. We'll talk through that and what that does for retention, what that does for helping to motivate our participants to keep going, to keep saving, and allowing them to see their benchmark, where they are, at any given time. Fantastic. Go ahead and share with us the software solutions that you use if you do provide this solution for folks.

Santi, when you're ready, we'll go to the next poll question. This one has to do with providing case management and financial coaching. How many of us are set up to be able to do this remotely? How

many of us do it only in person? How many of us have a shop where we can do it both way, remotely and in-person? This is talking folks through, where are you with that budget and how's the savings going, providing them space to be in the driver's seat to repairing their credit, getting closer to be pre-approved for that home, discussing where they are in their small business capitalization process. We have a few more people to vote. Remote could be picking up the phone for sure, but we'll talk about that. Most of us offer both remotely and in-person, which is great. What we would love for you to do is, if you are using a certain kind of technology; if you use Skype, if you're using Face-Time - what tools are you using to provide that remote case management and financial coaching? Okay, next poll. Great, now what we're going to do is discuss some of the challenges and then we're going to share some of the solutions that we're using, using technology with the challenges. Next slide.

Ola: Thank you so much Amy for leading us through those questions and also some really rich context for us to think about. I just wanted to share back because we got so many great items from you all about what things you're actually using in your programs. I wanted to share that with the rest of the group so they have a reference point as well. We talked about virtual education and what kinds of educational offerings you might provide. We heard from a number of people that Money Smart, the online financial literacy link that you can find at the FDIC's website was a really helpful resource that they currently use. We also heard about ehomeamerica.org, which seems to be focused on education around home ownership. That's a really great option. I know the home ownership asset block is one that in particular folks are really hungry for that information just so they can be really facetious home owners. That seems like a great resource. We also saw that when it comes to tracking savings many of you, Kim C. in particular said that her organization mails monthly reports. We heard from multiple participants that they have online banking accounts that are set up through up through their banking partners. Or if they are a financial institution themselves, they provide that for their participants. On the third point, around how you communicate and provide virtual support to your participants, we heard that phone and email have been really helpful and reliable for you all. Thank you all everyone for submitting your solutions, your technological solutions to some of these key questions.

What we're now going to go into is a troubleshooting section of the day. During this section, what we really want to be able to focus on is on the additional questions that you might have. We want you all, as participants, to be able to raise your hand, literally. Pick the raise your hand feature on the icon, on the right-hand side of your screen. We'll be able to call on you if you want to talk about the solution you have for someone's challenge. We're going to give you two to three minutes to write any other burning questions that you have in the questions box. We'll work to address them as they come up. We'll just give you two to three minutes. We'll give you about another minute to keep those questions rolling in. Excellent. Earlier we talked about how you all communicate with your client. Alexis Hines, we see that you offered another suggestion about a reminder app that you all use. If you want to go ahead and raise your hand and will be open to talking a little bit about that app and how it's been helpful to your organization in the project. Please do so now. We'll unmute you. Great Alexis, you're unmuted. Please share with the group. Hi Alexis, it looks like you're muted. Just please take your own mute off. That may be on the computer panel. There you go. Alexis, it doesn't seem like we can hear you. If you want to share some more details, I think the group would be really eager to hear about the reminder app that you mentioned in the question box. Please feel free to write a few more details and we'll read them out to the group.

Amy, one question that came up was just around attrition and what to do in the periods and the process where it can be addressed. Do you think you could share with the group where you've heard a lot of organizations see a lot of attrition and how it might be best for them to address that in the short-term?

Amy: Yes, when you think about that client journey map, and maybe the lovely folks here can put that journey map back on. You tend to see attrition in some natural places. One is just sort of getting started, jump starting my savings and getting into the routine of taking my economic education. If it's a savings issue, do they have direct deposit options? Direct deposit is so great. I don't miss the savings. I mean I may miss the savings but I don't have to take action to go to a financial institution and make that deposit. It's happening behind the scenes. I'm working around not having that deposit for my monthly expenses. You're coaching me on my budget. Setting up direct deposit is a great way to encourage regular savings and to reduce attrition that way. In terms of classes, as it relates to this topic, some folks are just not, even if you did some focus groups on when the best time to offer you financial education classes or asset specific education and you determined that Thursday nights and Saturday mornings worked for most people, there's still going to be folks that have a sick child or are working overtime or whatnot. Offering virtual solutions, other ways for them to take the economic education; know that the legislation, the AFI legislation, does not tell you how many hours of classes you have to provide. It doesn't tell you which curricula to use. The more flexibility that you offer your participants, the more likely you're going to retain them. Also, just another reason that some folks attrite, they drop out, is that your match rates aren't attractive enough. I would encourage you guys to look at those match rates. By and large we're recommending 8 to 1 match rates for education savers. Which means that they can save \$500 and receive a \$4,000 match. If you're asking folks to save \$2,000, say even students can save \$2,000 for a 2 to 1 match, you're far more likely to have a retention problem because it's really hard to save that \$2,000. Raising those match rates is a really good way to increase retention, offering virtual offerings.

By the way, with students, one thing that I've seen out in the field is this Salt curriculum. I think it's at [saltmoney.org](http://saltmoney.org). This is a great curriculum for students to receive their financial education. They can take that virtually and then show you that they've comprehended it by texting you some of the responses to some quizzes that they had in the curriculum. Or showing the certification that they completed our curriculum. Either texting it to you or emailing it to you. That is a great way to help folks be retained. Another reason that I see a lot of attrition might be that, especially if you're in the fourth or fifth year of your grant, you probably don't want to enroll home ownership clients that late or even the dreamers for small business. You might want to be offering more educational IDA's later in a grant and fast track folks so that they can be successful within six months and you can spend down your money. I would not recommend recruiting dreamers who don't have any small business experience into your IDA program later in the grant term. What I would recommend is that you work with a micro enterprise folks that are paying their micro-enterprise loans at the local SBDC, Small Business Development Center or the SBA. Those clients would be probably great targets for you to get in and out of your IBA program and fast track them so they can capitalize their business and grow their business. Those are some initial thoughts I have. Keep peppering us with questions.

Ola: Great, thanks so much Amy. I just wanted to repeat quickly, someone asked, the education training that Amy referred to is at [saltmoney.org](http://saltmoney.org). It looks like Alexis is now connected to us. Alexis can you share a little bit more about [reminder.com](http://reminder.com).

Santi: Go ahead Alexis. You're unmuted now. Okay, that's okay. It seems that you're still having some technical difficulty. If you could go ahead and type it in. Type in your experience we'd love to hear about how it's helped you, how you use it, how your clients like it and then I can go ahead and repeat it to the group. We do have also Chelsea who previously mentioned the e-home America curricula. Chelsea, I'm going to go ahead and unmute you. We'd love to hear about your experience with the curriculum, how it works, maybe what modules it covers, and how your clients like it. Let me unmute you. Go ahead Chelsea.

Chelsea: Okay. I work at [0:43:47] Co-operative Federal Credit Union. We are one of the people that are actual financial institutions. We do some of our financial education in-person. We are looking to make things more virtual. We are actually just starting out with the e-home America. We have been outsourcing at this point for our homebuyer education. The partnership that we have, that organization does both in-person and uses e-home America, which is how we got caught on to it. We are actually in the process of registering for it. I did demos of course on my own. It's very self-directed course. There are activities and quizzes for participants to use. There is a fee for the course. You can set that fee. You can have discount codes for the participants. One thing that we're doing is we have [0:44:41] independence but we also have first home clubs through the Federal Home Loan Bank of New York. I am going to have discount codes for each of those programs with AFI participants spending way less just because of the income requirements typically for AFI participants are much lower. The member basically completes the program, completes the quizzes and then there is a whole administrative portal. It shows you who is registered, their progress, who's completed it, and we do require as most people do for this program when it is used, require a counseling session for the person to be actually issued their certificate. It gets both asset specific education and the financial education kind of wrapped up into one, if you packaged it the right way. That is my experience with it. They do have a whole bunch of other modules. Some of it is just basic financial education. You have to be a part of our network to access those things. I believe you do have to pay some sort of fee. It's definitely affordable in that way as well.

Amy: I want to jump in there for a second, Chelsea. As a financial institution, I'm a former financial institution staff person. One of the things I wonder if you guys could do, since you're sending out monthly statement with the savings activity; typically, on our statements that we send to our customers we might have a, hey don't forget to, we have free tax preparation coming up of whatever. There might be a messaging area. If you're offering certain match-rates to the participants, you could have a little, like, don't forget that your savings really is four times this big. Or you could do something generally that talks about what the savings, what the multiplier effect is happening with their match rates rather than having to show them the exact amount that's accrued. What we've seen in the field is that is a really big motivator to keep people retained and attentive and moving through their program. If they can see, wow, I've got \$4 for every dollar I'm saving; I'm getting really close. It helps them to perhaps use emergency savings when something comes up versus with drawing from the program and taking money out of their IDA.

Chelsea: Yeah, we do have some of that messaging in our statements. I don't know if maybe another financial institution on the call that is the one that sends out the monthly statements. Our statements are actually quarterly. If they do get a statement, it is just general messaging. We don't have specific messaging for people on the program. If we have something on our statements, it goes to all of our members. But that would also be a good way to market. If we did change our match-rate or wanted to promote IDA programs we could utilize that.

Amy: Great, thank you.

Santi: Chelsea, this is really interesting, I never heard of this curriculum. I'm really curious to learn more about it. But I did just want to ask a couple of sort of technical questions. Just to see, I think everybody would appreciate like some of the smaller things around it. Like how long does it take? Can you put it in another language perhaps?



Chelsea: Yes. It depends on how quickly the person moves through it but usually they said an average. It's between four and five hours to complete the program on their own. It is available right now in English and in Spanish.

Santi: Awesome. Does that four to five hours - I think you might have said this earlier but does that have to be all in one sitting or can you break that up?

Chelsea: It does not, nope. They can start and stop whenever they want. There's no time limit for how long they have to finish it. They don't have to finish it in a certain amount of time. It doesn't expire or anything like that. They can really go at their own pace. They can always go back and refer to things as well. Even if they already purchased their home and there was like wait there was something in there that I remember before I bought my home. No, they can still go back and look at that. There is a demo that you can sign up for on e-home America's website that they tell you all about what the program structure is, they show you the format as well as the pricing. I would encourage anybody who is interested in that. Go to e-home America website and sign up for their webinar learning about the program and how to register.

Santi: Cool, one more question then I'll let you go. I know we're kind of putting you on the hot seat right now but we really...

Chelsea: That's okay.

Santi: We really appreciate you sharing this. It sounds like a really cool curriculum. Is it mobile friendly?

Chelsea: I am honestly not sure about that. I feel as though they would have mentioned that and I would have remembered it. I don't think it is. I think it's just for website use because it is through a website. I imagine if you had like a tablet or something you could just use a browser on there. But I do not believe they have an app or anything like that.

Santi: Great.

Ola: Thanks again so much Chelsea and for everyone else who stepped in or written extra answers and questions in the question box. I have one question for the group. Then we'll probably wrap up. One thing that we're thinking about and something that Amy mentioned was really about how time is of the essence. You have participants that are really busy people who or managing up to hundreds of participants. We know juggling all of those folks takes a lot of critical time and also can contribute to the fact that people might experience attrition in the program. One of the questions that I wanted to post to the group are, where are the areas where you want to reduce the amount of time that is spent in the program whether it's interacting with clients, sending them information, or communicating with them generally? Or, if you have changed your program to adjust and to cut down time; you can also talk a little bit about that. again, if you are either looking for opportunities to reduce the time that your participants and you and your staff work during the savings journey or if you've been able to make an adjustment already to your program to reduce the time and see a positive result for retention, feel free to raise your hand or write it into the question box and we'll share with the group.

Amy: I want to just hop in while you're doing that. Alexis, thanks so much. Alexis is lovely and she's in the Mississippi Delta. They are running just a great program. She wrote reminder.com that a group can be created once participants can be added, and then once that's done messages can be sent to the group

or individuals in the group for free. reminder.com. You create the group, you add your participant names and phone number, or emails. Once that's done you can send group messages or individual messages. They can message back as well. The fact that it's free is always such a beautiful thing. I don't know if they are advertising or there's advertising or whatnot. But again, be thinking about how you can use these tools as props for success. Before the deposit is due. Before the class is attended so that they don't miss a deposit of they don't miss the class. They can keep this top of mind.

Santi: Amy thanks so much for lifting that up. I think one thing that I just want to make sure that everybody knows is that I will be collecting these resources. I will make sure to include them in the follow up email. I'll include those and the hyperlinks to those. Anything that you send, we'll share these out. Thank you so much for everyone for sharing so far. But yeah, these are really great suggestions. I would just reiterate, Amy, Alexis' app the reminder.com sounds like one of those things that we've seen a lot in the field of like being able to use technology to automate processes to make things easier for administration, to make things easier for clients and ultimately to reduce the amount of time that it takes to get through the program and interact with the program. Ultimately that can lead to increased retention and lower rates of attrition. Thank you so much. Just wanted to remind the group that I will be sending the follow-up email with all of these resources.

Amy: I wanted to jump in. Katrina asked a very important question. It's not exactly about technology but she talks about the program closing out. Look at your grant periods okay. What you want to try to be doing now is making sure that your participants complete their asset purchases within your grant period or up to 90 days after the grant period. For those of you who have older grants say prior to 2014, if your grants are expiring soon, we would definitely recommend that you submit a no cost extension request for another year and that you do that very, very soon. Because the AFI program staff, there is uncertainty as to how long they are going to be there. Certainly, after this September there may be very minimal staff supporting the AFI program. If you need a no cost extension, you should definitely right away contact your program specialists and make that happen. If you need technical assistance to really help you optimize your programs and meet your savers and whatnot, then definitely contact AFI and we'll see what we can do through September.

Ola: Thank you so much Santi and Amy. Thanks to everyone who spoke up or typed in some responses to those questions. I hope people feel like they're pretty supported and that they are able to gain some resources from the webinar today. I think in wrapping up, we just want to remind you that you still do have a lot of resources to take advantage of. There's AFI resource center or you can go to the home page and navigate through there. You can also look for the calendar for anything that might be coming up. You can reach out on the help desk or reach out to your program specialist like Amy mentioned. If there's anything still outstanding or concerning you, reach out to them as soon as possible. Don't be shy. They're there to help you.

On behalf of the AFI team, we'd just like to thank you for all participating in this question. Thank you for your questions. We realize there was a lot of information but honestly this was the most interactive session we've had to date. We find it also really valuable to learn what you all are experiencing because then we go back into the field and are able to share that with other organizations, particularly those who couldn't join us today. Our next webinar will be in August, mid-August. We will send information to the group. We hope to see you back then again. Take care everyone. Have a great afternoon.