

Dissemination of Research

A core part of our mission is to disseminate our research broadly to help practitioners apply our insights to their own work. To accomplish this goal, we:

- **Hosted two conferences**, gathering 106 industry experts from 51 financial organizations, including fin-tech companies, credit unions and nonprofits.
- **Held four online webinars and five in-person summer series**, each one targeting specific industry practitioners, including credit unions, tax time practitioners, cities, and tech companies.
- **Hosted sixteen 60-minute office hours** with prominent fin-tech companies to quickly diagnose how each organization could improve their offering and the overall experience for their LMI users.
- **Published six press releases, 27 mentions in media coverage, and 11 bylines, for a total of 44 press activities.** These articles accounted for 15,857 shares combined on social media platforms.
- **Authored nine blog articles on the Advanced Hindsight Blog.** Traffic to the blog comes from social media and an email list which boasts 4,400 subscribers, double compared to last year. Emails have a 30% open rate and 6% click rate, which is substantially higher than industry averages.
- **Featured in 32 high-impact conferences and events, reaching roughly 3,000 practitioners.** These events included full-day and half-day workshops (Western Re Engagement Convening), specialized audiences (Emerge, Napa 401k summit), industry expert audiences (SEC, Money2020, NASDAQ, and academic

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platforms (BSPA, Colorado Financial Summit).

Lastly, many of our 2016 case studies are being used to teach MBAs about financial inclusion at Stanford's Graduate School of Business and Harvard Business School.



Conferences

Like last year, we held two main conferences this year. Together, these conferences reached 51 organizations and 106 practitioners.

Conference for financial technology companies

The first one was the Behavioral Design Immersion Conference held in San Francisco, California on March 10-12, 2017. This conference was geared towards fin-tech companies across the United States. We selected 23 companies (60 individuals) whose work positively impacts LMI individuals in the United States.

Each company was instructed to send 3-4 representatives that are key decision-makers and have the capacity to enact change in their organizations. Our format was similar to last year's recipe, but with a stronger focus on solution design throughout the two-day workshop. The first day of the conference was focused on learning, with interactive sessions around behavioral economics findings that impact financial behavior. The second day was spent guiding attendees through a process of applying behavioral economics principles to their products.

Our Net Promoter score average was a very high 9 out of 10.

Here is what people said after the conference:

- "Thrilled to have participated in this game-changing workshop! - *MetLife Foundation Representative*

- "The conference was a unique opportunity to learn from real experts in the field, and work hand-to-hand with them to apply the learnings on my product. All perfectly packed in a single weekend!" - *Olivia*
- "Spending the entire weekend participating in this full-immersion behavioral workshop with smart, creative people passionate about helping others was the most humbling and soul-gratifying experience I've had in decades. I learned about behavioral principles, made great connections with peers in numerous industries across this nation, and learned a little bit about myself too. A weekend I will remember for a long time. Thank you so much." - *Cal EITC*

Conference for credit unions and nonprofit organizations

The second conference was Designing Environments for Financial Well-Being held in Durham, North Carolina on October 4-6, 2017. This workshop was intended for Common Cents partners and other leading financial service providers. Forty-six individuals from 28 organizations attended.

We collaborated in teams to rapidly generate concepts, prototypes, and iterate creative solutions to help their customers and members improve financial health. Throughout the workshop, attendees were given time to develop their own ideas and to discuss ideas with their fellow organization representatives as to how they planned on implementing their learnings. This year we added a session to facilitate our current partners' dissemination of best practices and learnings to other organizations and potential 2018 partners.

In the feedback survey, 94.4% of participants said they "strongly agreed" that they wanted to continue working with Common Cents Lab. And we received a 4.8/5 score on whether they would recommend this conference to their colleagues in the field.

Here's what people said after the conference:

- "This was a wonderful two days; the people were all fantastic. Thank you to the team for all your hard work. I am leaving very inspired and motivated!"
- "Very inspiring week. Time well spent."
- "[I was surprised by] how much I learned and created in a short amount of time [and] how useless better information is."
- [The most valuable part was] the interaction with the Common Cents group and gaining a better understanding of behavioral economics, how to frame potential experiments, as well as how we can use these to view our current measured metrics through a different lens, or glean more from the data. Of course, it was incredibly inspiring to see what other partners were working on as well."



Webinars and Summer Series

To share our work, we held four webinars in 2017, each one targeting specific industry practitioners including credit unions, tax time practitioners, cities, and tech companies.

We also held five small scale conferences in San Francisco through our “Summer Series” program. We estimate that over 250 technology experts (founders, product managers, designers), attended our Summer Series.

Webinars

- **Digital Insight Webinar:** Digital insight is a front-end technology layer on top of credit unions. We presented four of our 2016 studies to 15 of their credit unions. Our aim was to explain the studies and recruit innovative credit unions who would be able to replicate and scale the intervention.
- **National League of Cities:** We shared our approach to behavior-change, as well as key findings and behavioral principles related to uptake, participation, and support for city-led child savings programs to the National League of Cities’ CSA learning cluster.

- **Prosperity Now:** We presented our tax time interventions to Prosperity Now's audience of practitioners. The aim of the webinar was to summarize our 2017 tax time savings work on increasing Vita site visits and encouraging tax time savings.
- **Income Framing Webinar:** We presented our 2016 work with Payable on increasing retirement savings by re-framing wages. We covered the preceding lab work and the applied experiment.

Content

In 2017, we invested much more in content creation and content promotion and brought on expert PR team Cosmo, led by Michael Azzano. With Common Cents and Cosmo's combined effort, over the year we had an impressive six press releases, 27 mentions in media coverage and 11 bylines, for a total of 44 press activities. These articles accounted for 15,857 shares on social media sites. Our work was featured in top publications including Bloomberg, Wall Street Journal, Next Billion, Stanford Innovation Review, Techcrunch and many more.

In addition, we published nine blog articles on the Advanced Hindsight Blog focused on financial health. Traffic to the blog comes from our Common Cents and the Center for Advanced Hindsight's social media accounts and a growing email list. The email list now boasts 4,400 subscribers, double from last year. Emails have a 30% open rate and 6% click rate, which is substantially higher than industry averages.

Press Releases

- [2016 Annual Report](#): February 8th

Announced and summarized our 2016 results as foundation for Common Cents messaging and positioning across all following communications activities.

- [Chime Bank Fee Finder Launch](#): February 28th

Coordinated announcement with Chime to promote Common Cents' role in product development and prototyping.

- [2017 Cohort Introduction](#): March 15th

Announced our 2017 partners to establish baseline for ongoing content and media opportunities throughout the year.

- [Retiremap Launch](#): June 8th

Supported the launch of Retiremap tool with formal press release over the wire and outreach to target press.

- [Millennial Regret Survey Findings](#): September 12th

Packaged findings from survey as infographic and press release to pitch for news coverage and to use in direct marketing channels.

- [2018 Cohort Application Open](#): October 6th

Announced the opening of application period for new Common Cents 2018 partners.

Media Coverage

- **PYMNTS**

[Common Cents MetLife Unveil Annual Report](#)

February 8th

Reach: 1.7 million unique monthly visitors

SharedCount Score: 2

- **American Banker**

[Teach Customers to Save and Maybe They'll Stick Around](#)

February 10th

Reach: 433,704 unique monthly visitors; 37,100 subscribers

SharedCount Score: 209

- **Bloomberg**

[How Behavioral Economics Can Help You Retire Rich](#)

February 17th

Reach: 43.6 million unique monthly visitors

SharedCount Score: 2,200

- **PYMNTS**

[Chime, Common Cents Launch New Consumer Tool](#)

February 28th

Reach: 1.7 million unique monthly visitors

SharedCount Score: 1

- **Fast Company**

[Lemonade is Using Behavioral Science to Onboard Customers and Keep Them Honest](#)

March 17th

Reach: 11.8 million unique monthly visitors; 741,428 subscribers

SharedCount Score: 2,100

- **Wall Street Journal**

[How Your Phone Can Keep You From Spending](#)

April 7th

Reach: 43.6 million unique monthly visitors; 1.2 million subscribers

SharedCount Score: 1,040

- **Atlantic**

[How to Trick People Into Saving Money](#)

May issue

Reach: 23.9 million unique monthly visitors; 572,164 subscribers

SharedCount Score: 2,510

- **Bank Director**

[When a Penny Saved is Not a Penny Earned](#)

May 10th

Reach: 30,059 unique monthly visitors; 25,655 subscribers

- **American Banker**

[Two New Services Aim to Help Consumers Save](#)

June 8th

Reach: 433,704 unique monthly visitors; 37,100 subscribers

- **401kWire**

[Retiremap Welcomes New Automated Platform \(newsletter, no link\)](#)

June 8th

- **Bankless Times**

Retiremap Launches Hybrid Financial Coaching Platform

June 13th

Reach: 16,718 unique monthly visitors

SharedCount Score: 0

- **Forbes**

Help Users Overcome Psychological Barriers Around Spending

July 20th

Reach: 29.8 million unique monthly visitors

SharedCount Score: 13

- **NerdWallet**

5 Financial Goals for Fall

August 28th

Reach: 50,099 unique monthly visitors

SharedCount Score: 188

- **Credit.com**

Sick of Overdraft Fees? There's an App for That.

September 1st

Reach: 795,647 unique monthly visitors

SharedCount Score: 23

- **WIRED**

[Startups are Finally Taking on Food Stamps](#)

September 6th

Reach: 19.1 million unique monthly visitors; 873,884 subscribers

SharedCount Score: 996

- **Paybefore**

[Common Cents Lab Unveils Millennial Financial Regret Spending Report](#)

September 13th

Reach: 48,113 unique monthly visitors, 1,145 subscribers SharedCount

Score: 12

- **Banking Tech**

[Infographic: Millennials' Financial Regrets](#)

September 14th

SharedCount Score: 113

- **CBS Marketwatch**

[The No 1 Financial Regret of Millennials \(and they don't have many\)](#)

September 15th

Reach: 428,588 unique monthly visitors

SharedCount Score: 812

- **Bankless Times**

[Common Cents Lab Report Identifies Four Positive Personal Financial Habits](#)

September 15th

Reach: 16,718 unique monthly visitors

SharedCount Score: 4

- **Forbes**

[The Best Way to Stress Less About Money](#)

September 19th

Reach: 29.8 million unique monthly visitors

SharedCount Score: 247

- **Bankless Times**

[Common Cents Lab Accepting 2018 Behavioral Design Partners](#)

October 6th

Reach: 16,718 unique monthly visitors

SharedCount Score: 15

- **Money Tips**

[Millennial Money Regrets](#)

October 17th

SharedCount Score: 5

- **Connecticut Post**

[Millennial Money Regrets](#)

October 17th

Reach: 1 million unique monthly visitors

SharedCount Score: 0

- **Inc.**

[Millennials' 3 Biggest Spending Regrets \(and how to avoid them\)](#)

October

Reach: 19.1 million unique monthly visitors

SharedCount Score: 209

- **CBS Marketwatch**

[These Americans Struggle the Most to Pay One Unexpected \\$500 Bill](#)

October 3rd

Reach: 428,588 unique monthly visitors

SharedCount Score: 19

- **BenefitsPRO**

4 Behavioral Strategies to Boost Financial Wellness

October 26th

Reach: 199,913 unique monthly visitors

SharedCount Score: 10

Bylines

- **Next Billion**

FinTech's Elephant Seal Problem

March 14th

Reach: 175,550 unique monthly visitors

SharedCount Score: 132

- **Scientific American**

3 Ways to Save More on Tax Day

April 11th

Reach: 11.8 million unique monthly visitors

SharedCount Score: 101

- **Stanford Social Innovation Review**

Choosing Nurture, Not Nature, to Improve Financial Decision-Making in America

April 12th

Reach: 453,692 unique monthly visitors; 12,000 subscribers

SharedCount Score: 264

- **Scientific American**

[Let's Make Tax Day a Month Earlier](#)

April 13th

Reach: 11.8 million unique monthly visitors

SharedCount Score: 199

- **Paybefore**

[How to Grow Prepaid Through Financial Well-Being](#)

April 27th

Reach: 48,113 unique monthly visitors, 1,145 subscribers

SharedCount Score: 14

- **InvestmentNews**

[How 401\(k\) Advisers Can Create Effective Financial Wellness Programs](#)

May 21st

Reach: 436,933 unique monthly visitors

SharedCount Score: 81

- **TechCrunch**

[Taxes in the Gig Economy](#)

August 20th

Reach: 12.5 million unique monthly visitors

SharedCount Score: 459

- **Next Billion**

[Control vs Ease of Use: Low-Income Customers Weigh In on Financial Services](#)

August 21st

Reach: 175,550 unique monthly visitors

SharedCount Score: 36

- **TechCrunch**

[Four Behavioral Economics Strategies for Improving Consumer Financial Health](#)

October 10th

Reach: 12.5 million unique monthly visitors

SharedCount Score: 497

- **American Banker BankThink**

[Fintech's Achilles Heel: Reaching Low-Income Consumers](#)

October 16th

Reach: 433,704 unique monthly visitors; 37,100 subscribers

SharedCount Score: 290

- **LinkedIn**

Money 20/20 Shows Promising Growth of Financial Inclusion

October 25th

SharedCount Score: 335