

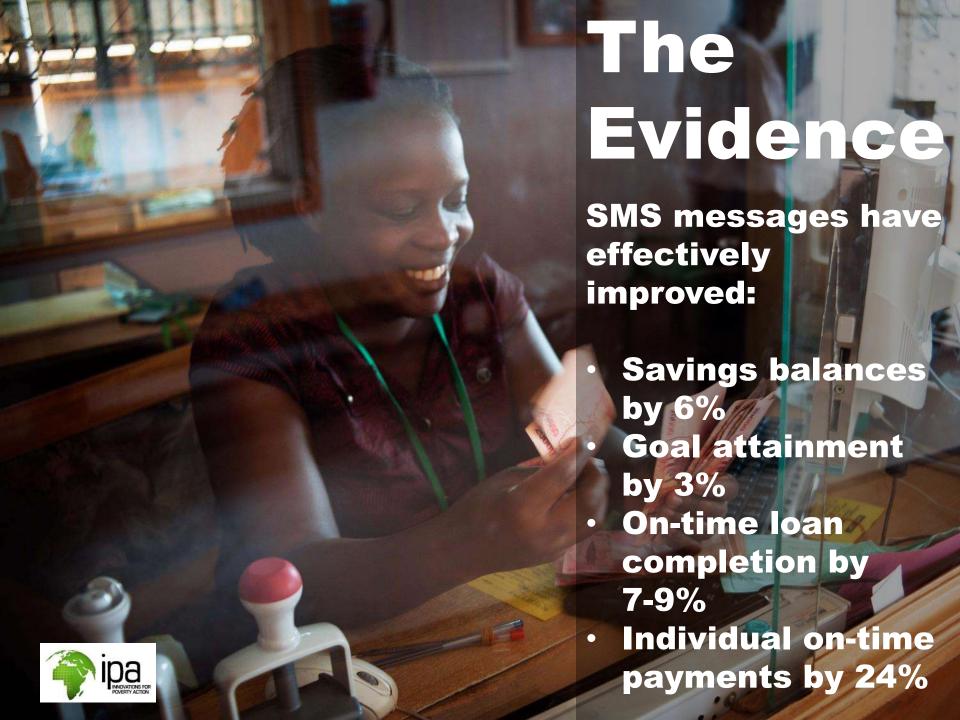


## The Problem

People don't always make optimal financial decisions, given their resources.

Theories for why this could be include attention bias, consumption temptation, and incomplete information.







## The Way Forward

Rigorous tests (RCTs) that differ in:

- Salience
- Content
- Timing
- Interactivity
- Author
- Personalization

## The Result

A set of guidelines, backed by evidence

Aaron Dibner-Dunlap

addunlap@ poverty-action.org

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