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# Savings Path

## Database Solution for Incentivized Savings Programs

**Opportunity to Assets**  
*Bridging the Financial Divide One  
Person at a Time*

The screenshot shows the Savings Path software interface. At the top, there's a navigation bar with tabs: home, applicants, accounts, Transaction, batch processing, Subsidy, client management, Tools. Below this, there's a form for account details. The 'Account' tab is selected. The form shows: Institution: [dropdown], Account Number: 123654789, ClientID: Start Community Corporation, Duration: 9 month(s), Date Opened: 9/2/2011, Status: Active, Bank Account Date: 9/2/2011. Below the form, there's a table of parameters for this account. The table has columns: Name, EI, EAF, MID, MMD, IDM, LDM, ODM, PDM, MPS. The rows are: R1, R2, R3, R+, T7, T8, T9. The values for each row are: R1: 0.01916, 0.00000, 500.00, 40.00, 0.00, 0.00, 0.00, 0.00, 0.00, 252.32; R2: 0.01500, 0.00000, 700.00, 30.00, 0.00, 0.00, 0.00, 0.00, 0.00, 250.65; R3: 0.01500, 0.00000, 800.00, 30.00, 0.00, 0.00, 0.00, 0.00, 0.00, 73.00; R+: 0.00416, 0.00000, 1,200.00, 40.00, 0.00, 0.00, 0.00, 0.00, 0.00, 121.00; T7: 0.01416, 0.00000, 50.00, 15.00, 0.00, 30.00, 6.00, 0.00, 0.00, 151.00; T8: 0.01583, 0.00000, 100.00, 30.00, 0.00, 30.00, 6.00, 0.00, 0.00, 194.00; T9: 0.01750, 0.00000, 200.00, 40.00, 0.00, 30.00, 6.00, 0.00, 0.00, 73.00. Each row has a 'Select' button next to it.

Name	EI	EAF	MID	MMD	IDM	LDM	ODM	PDM	MPS
R1	0.01916	0.00000	500.00	40.00	0.00	0.00	0.00	0.00	252.32
R2	0.01500	0.00000	700.00	30.00	0.00	0.00	0.00	0.00	250.65
R3	0.01500	0.00000	800.00	30.00	0.00	0.00	0.00	0.00	73.00
R+	0.00416	0.00000	1,200.00	40.00	0.00	0.00	0.00	0.00	121.00
T7	0.01416	0.00000	50.00	15.00	0.00	30.00	6.00	0.00	151.00
T8	0.01583	0.00000	100.00	30.00	0.00	30.00	6.00	0.00	194.00
T9	0.01750	0.00000	200.00	40.00	0.00	30.00	6.00	0.00	73.00

## Savings Accelerator Accounts

Savings Path is a database system developed by OPTA to facilitate the design and implementation of Savings Accelerator Account programs. Savings Accelerator Account is a platform of incentivized savings programs that incorporates a combination of distinct incentive mechanisms to reward saving.

Incentives in a Savings Accelerator Account are primarily regarded as mechanisms that stimulate behavior. The way these mechanisms are combined is generally more important than the total dollar amount they represent. Often, the incentives apply not only to amounts participants save in their accounts, but also based on how regularly they make deposits.

In general, participants making contributions at least once every month, earn a higher reward, regardless of how much they save, compared to others who may save the same total amount albeit at a more sporadic pattern. This innovative approach makes Savings Accelerator Account a powerful platform to help participants in a savings program develop the discipline to save more consistently over time.



## Explore the Savings Path Potential

Savings Path is a database system developed to meet the needs of community based organizations in designing, launching, and managing incentivized savings programs.

Savings Path unleashes calculation potential for more creative incentive models far beyond what is traditionally available through simple match mechanisms. The system is developed to handle the more complex incentive structures in Savings Accelerator Accounts, but is also perfectly capable of handling other types of savings projects.

With Savings Path you can handle large volumes of transactions, while customizing each account according to its unique incentive model.

## HOW DOES IT WORK?

The starting point in Savings Path is the Applicant screen, where client information is entered into the system. OPTA can customize every data field in the Applicant section according to the requirements of your savings program. Applicant information can also be uploaded directly from an Excel worksheet.

Next, the user defines the specific parameters of the savings plan offered to clients.

Participant bank account information is entered in the Accounts section. Each account is then linked to a specific savings plan. After the process is completed, the system is ready to start calculating incentive amounts using monthly cycles. Account transactions data can be uploaded into the system and processed in batch mode to calculate the amount of accrued benefits based on the specifics of each savings plan.

Several reports, including a printable (Multilanguage) program statement is generated to provide up-to-date information on various components of the program.

## ABOUT OPPORTUNITY TO ASSETS

Opportunity to Assets (OPTA) is a social enterprise that offers capacity building services related to community development and asset building programs. The company designs and delivers product concepts and technology to organizations interested in helping low income individuals and families build assets and achieve financial capability. Our services include:

- ◆ Incentivized Savings Programs
- ◆ Financial Case Management
- ◆ Database Design
- ◆ Economic and Statistical Analysis
- ◆ Program Evaluation and Reporting

