**Impact of Design Changes on Link Rates**

**Hypothesis #1:** Changing the order of questions before linking SaverLife to a bank account increases link rates.

**Hypothesis #2:** Making PayPal more visible in the onboarding flow leads to more linked savers.

**Impact Metrics:**
- 5% increase in link rate when rearranging questions before linking.
- PayPal is now the top-linked institution.

**Design Matters:** Smarter design can improve SaverLife's impact. Simple design changes can have a huge impact.

**Big Data on Small Savings:**
- Supported by MetLife Foundation.
- Explores the collective experience of thousands of SaverLife members.

**Big Data on Small Savings' Research:**
- Determined that whether or not linking an account that isn't typically linked is whether or not linking an account that isn't typically linked.
- Leads to Better Outcomes.

**Testing Hypotheses:**
- Smarter design can improve SaverLife's impact.
- We're constantly testing out different hypotheses to see how smarter design can do that.

**Steps in the Onboarding Flow:**
1. Demographics
2. Financial health questions
3. Link bank account
4. Security concerns

**Results:**
- 84% of people link their bank account after making design changes.
- Link rates have increased over 6%.

**Impact of Changes:**
- Few more thousand opportunities per year to help working families save money, expand the top-linked institutions.

**SaverLife Community Impact:**
- EARN's online SaverLife community empowers low-income households to take control of their financial lives.
- Provides digital financial coaching, online resources, and monetary incentives and prizes for saving.

**SaverLife Members:**
- Hails from all 50 states.
- Represents a broad swath of Americans who struggle to save and are working to develop lasting financial security.

**Big Data on Small Savings Research:**
- Between 20 and 32% vs. 79 - 89% for the treatment group.
- Determined at a 95% confidence interval.

**Discussion:**
- More people are linking, but what remains to be seen is the impact of these changes.
- Time will tell whether these changes lead to the types of savings outcomes we hope to see.