



Being referred to Community Financial Resources has been one of the most beneficial financial moves that I have made in my life. I regularly use the money management tips I learned to build my credit, including declining a loan because I knew the interest rate was not something I wanted to pay. I enrolled in the Focus Card to receive my financial aid disbursements via direct deposit avoiding the high fees attached to cashing checks, and I use the savings account reducing the emotional burden knowing that my money is safe and secure. I am so grateful for Community Financial Resources!

- Restoring Our Communities Participant

Looking Back, Moving Forward

For more than 15 years, Community Financial Resources has executed a unique approach to poverty alleviation and the empowerment of the financially disenfranchised. Applying the research from behavioral economics and cognitive science, we provide low-income families financial tools that are fair, transparent, and designed not to penalize people because they have variable income or lack liquid savings. We also review and evaluate the financial services marketplace highlighting the good options and calling out predatory or just sub-optimal products.

Poverty is traumatic and stress creates cognitive load that makes it even more difficult to juggle scarce resources. Acknowledging that life is complicated for low-income households, we know that solutions must not make people jump through administrative or punitive hoops to prove that they deserve better.

Our programming helps our constituents identify their inherent strengths and energizes them to build and leverage the social capital of their communities. Participants not only see the structural inequities affecting them but develop proactive strategies to be the change they want to see in the world. This is what financial empowerment looks like.

In our quest for broadly shared prosperity, CFR uses the power of the marketplace to foster self-determination and advocate for the financially marginalized. On one hand, CFR acts a financial consumer buyers' coop. On the other, we see the power of appropriate technology to uplift communities and we are actively innovating in the FinTech space. As a non-profit social enterprise creating real change for good, CFR is making a difference.

[Please join us.](#)

Lauren E. Leimbach

Lauren E. Leimbach
Executive Director



What We've Learned

"I love the Card... it's my go to for everything!"

- Vince



Keep it simple.
Make it easy.
Reduce the hassle.



"Using the Card (and app) has been simple, user friendly, and very convenient. I was able to set-up direct deposit now my payroll goes straight to the Card."

- Jordan

Make the best choice the default and present it as the norm.



Design processes with as few steps as possible.

"Our clients were impressed to know they wouldn't be turned down."

- Pennie



Convenience is king to the consumer.



"\$Goal\$ has been a great tool to communicate with clients and answer questions, and for clients to show progress and celebrate the progress they're making"

- McKenzie

Automate as much as possible so people can "set and forget."



Create beneficial choice architecture.