

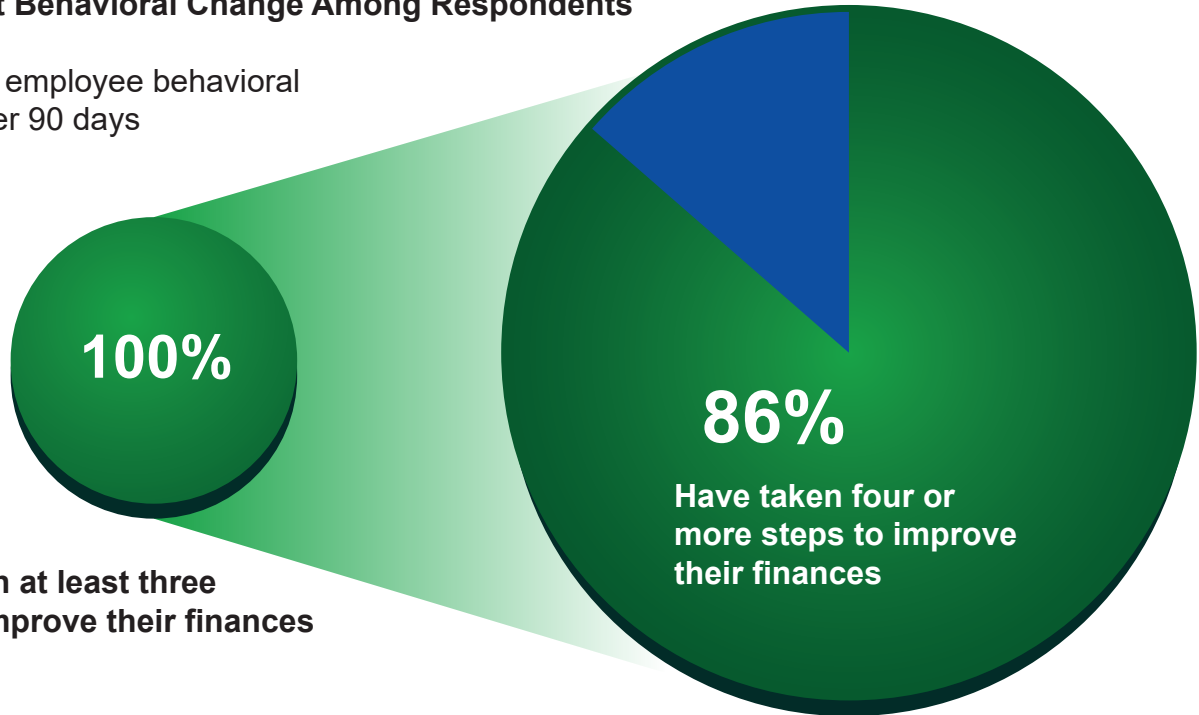


Results: Game On - Making Sense of Your Dollars

The Federal Home Loan Bank of Cincinnati
February 20, February 27, March 6 and March 13, 2019

Significant Behavioral Change Among Respondents

Analysis of employee behavioral change after 90 days



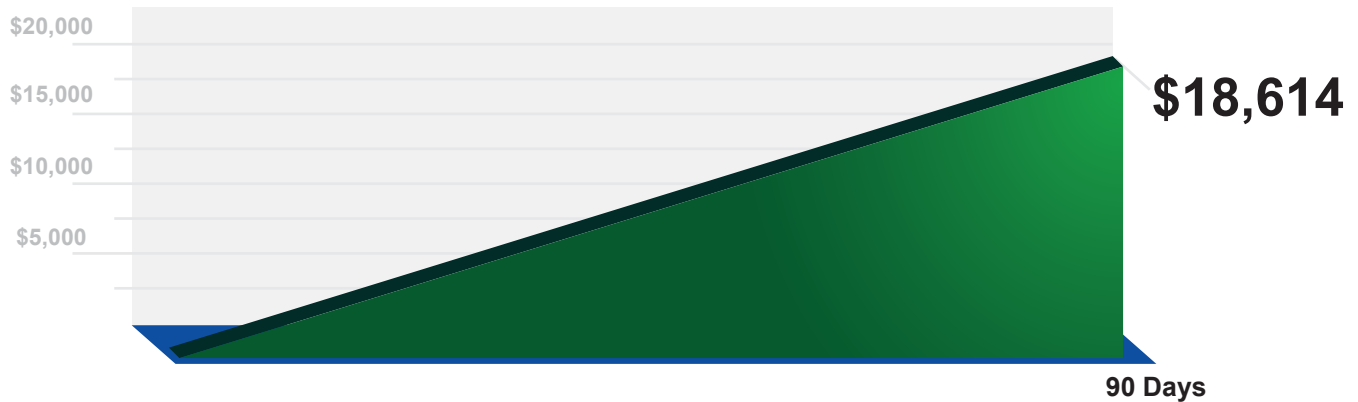
TOP ACTIONS TAKEN

- Understanding my household's cash flow better
- Making better financial decisions
- Reducing or eliminating debt
- Saving more money
- Living by a monthly spending plan (i.e. budget)
- Creating or adding to my emergency fund
- Contributing more money to my retirement account

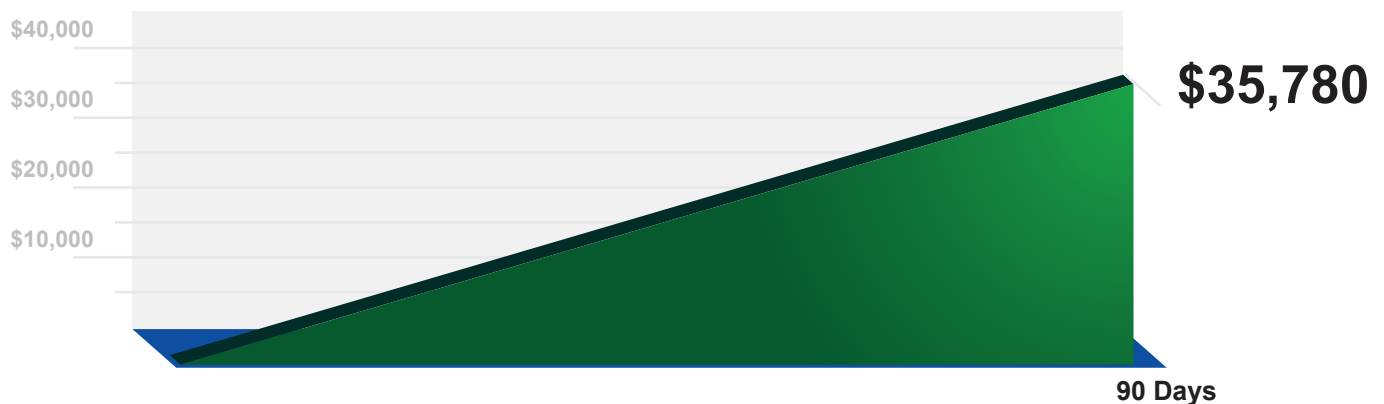
29% increase in respondents ability to create and follow a monthly spending plan (60 Days)

Significant Behavioral Change Among Respondents

Total **increase** in **savings**



Total **reduction** in **debt**

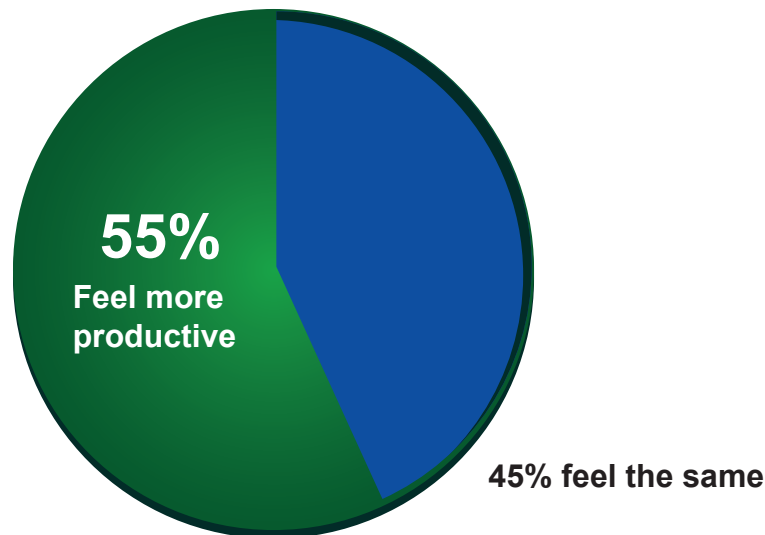


19% decrease in financial stress

27% increase in respondents ability to manage their finances on a monthly basis

31% increase in respondents ability to manage credit card spending

Respondents Feelings About Productivity at Work



Feedback About Individual Progress

The tips I learned have been amazing. Now that our emergency fund has been replenished, we will be paying down debts.

Following the workshop, I am much more aware of my spending habits and have cut a lot of “unnecessary” spending. I have created budgets for upcoming events (i.e., vacations, birthdays, etc.) and have included annual expenses in my monthly budget (i.e., insurance premiums).

I bought brand name clothing (new with tags) from an online consignment store. Great savings and sense of accomplishment without feeling deprived of the joy to shop.

A better understanding of cash flow has improved many areas of my financial goals.

Starting with the envelope technique has been challenging but we can see what we spend our money on. I have closed credit cards that I wasn't using to prevent me from even using them.

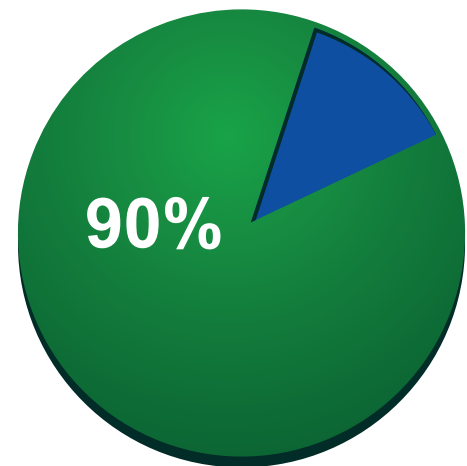
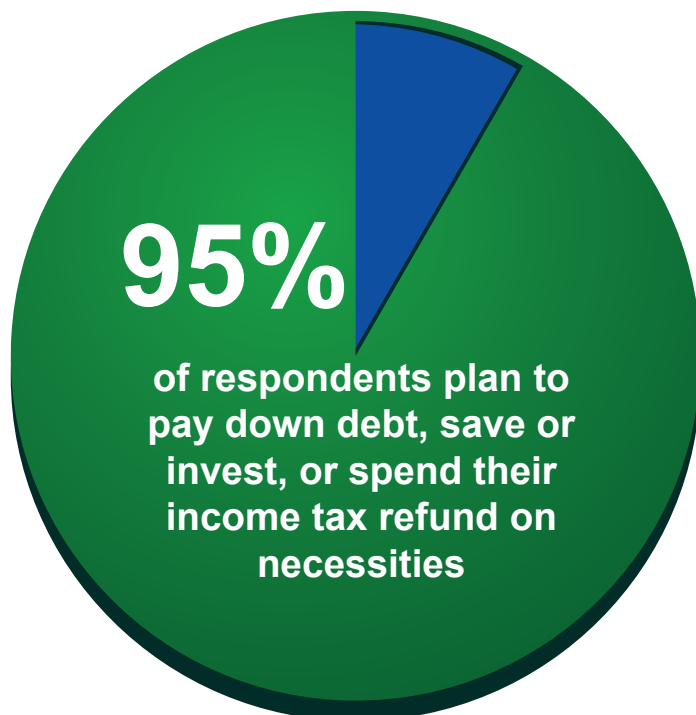
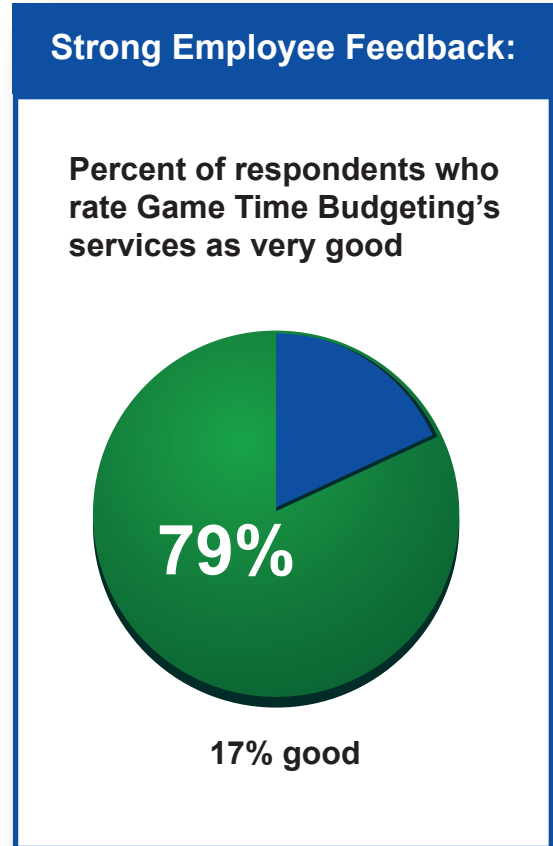
Trying to go by a budget, but it is hard for me to do. I have to really think about what I'm doing.

I really enjoyed the classes and have really taken stock of what's important for my family's future. Thank you for that.

The workshop had a great impact in that it presented known financial planning information in a more meaningful, personal way.

“ Slowly but surely I am making progress towards not only my financial freedom but my family's as well. ”

Employee Feedback on Financial Education Services (30 days)



of respondents feel more confident about their financial future over the next 12 months.
10% feel about the same