



**America Saves Week is February 21 – February 28, 2010.**  
Go to [www.americasavesweek.org](http://www.americasavesweek.org) and learn how you and your organization can participate.

### **NEFE/Dartmouth Study: Increasing Participation in Employer-Sponsored Retirement Plans**

Urging employees to participate in retirement savings plans has always been a challenge. However, the findings of a study by researchers at Dartmouth College, through a grant provided by the National Endowment for Financial Education, show that specific low-cost strategies succeed in boosting employee participation rates.

Dartmouth College researchers, Annamaria Lusardi, Punam Anand Keller and Adam Keller formulated a unique methodology to study the needs and obstacles of this target group and then used their findings to devise a cost-effective program to increase retirement plan participation. By developing and implementing a workplace financial education program model, researchers witnessed a significant enrollment increase in employer-sponsored retirement savings plans within 30 days of new-hire orientation.

[NEFE Press Release](#)

[Dartmouth Study: Effectiveness of Retirement Savings Programs for Females and Low Income Employees: A Marketing Approach](#)