



America Saves Week is February 20 – February 27, 2011.  
Go to [www.americasavesweek.org](http://www.americasavesweek.org) and learn how you and your organization can participate.

### **Developing a Research Agenda on Small-Dollar Credit and Financial Empowerment**

The following comes from ASEC Partner, [U.S. Department of the Treasury, Office of Financial Education](#).

As part of the Office of Financial Education and Financial Access' financial capability strategy, the Office convened a meeting in March 2010 on *Developing a Research Agenda on Small-Dollar Credit and Financial Empowerment*. This meeting gathered 50 foundation representatives and researchers from academia, government, the nonprofit sector, and industry to share insights as to what research questions need to be answered so that policy can be made, especially at the federal level, to ensure that credit meets consumer needs, is provided fairly and clearly, is viable for credit providers, and is available in appropriate amounts, forms, prices, and venues. The goal of the convening was to identify what research is underway, planned, and needed to inform policymaking that can address the challenges related to meeting the small-dollar credit needs of underserved populations, notably low- and moderate-income individuals. The meeting was convened with the assistance of The Urban Institute and the Center for Financial Services Innovation.

A summary of the meeting, [Developing a Research Agenda on Small-Dollar Credit and Financial Empowerment](#).

If you would like additional information, contact The Office of Financial Education at [ofe@do.treas.gov](mailto:ofe@do.treas.gov), with the subject line: **Research**.