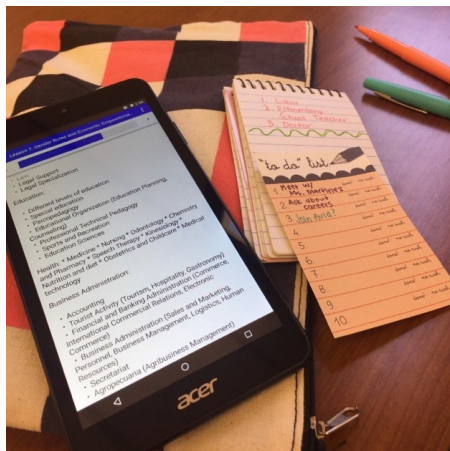




## Financial Literacy and Economic Empowerment to Improve Health and Support Education and Career Development among Adolescent Girls

*Girls Invest* integrates banking services with mobile app-based trainings to promote financial literacy and inclusion, encourage pursuit of career/educational goals, as well as to support girls to manage social and health challenges. Girls in this program open a savings account that provides an initial deposit of \$100 dollars in increments based on girls' completion of a financial literacy and empowerment training via an application (i.e. "app") on a mobile device. Subsidies are transferred to participants' accounts upon completion of each of 5 app modules. Girls have online/mobile access to account information and can deposit additional funds or remove funds from the account at any time. In order to complete each module and advance to the next level, girls must perform satisfactorily on topic quizzes. App content is interactive with real life scenarios to maximize girls' engagement.



### *Girls Invest* modules:

1. Discussion of how gender influences girls' decisions in career/education and affects health and social outcomes. The material covered promotes girls to take an active role in planning for their future education, career, as well as in protecting their health.
2. Money, power, and relationships: discusses how relying on others for money can affect control over decision-making in relationships. This section also covers partner/sexual violence and aims to emphasize the importance of girls' social and economic autonomy and agency.
3. Financial literacy training (savings, investing, loans, interest etc.)
4. Educational loan and scholarships (e.g. how to apply)
5. Employment (e.g. how to apply for a job successfully, resumes, taxes, salary, benefits etc.)

*Girls Invest* is currently being implemented and evaluated among 200 girls locally.

The objectives of *Girls Invest* implementation and evaluation include:

1. To recruit 200 girls (predominantly Latina) to participate in the program. We will directly recruit 100 girls; each girl will then recruit one friend to participate in the program with them.
2. To evaluate the program's success via rigorous evaluation methods (a randomized controlled design) using a questionnaire assessing changes in key variables over time (6 months follow up), in-depth interviews with *Girls Invest* participants, and focus groups with key stakeholders. We will also use app data to better understand completion rates and time spent on each module.

Findings from *Girls Invest* will begin to highlight the utility of economic empowerment approaches to improve social and health outcomes as well as education/career development among adolescent girls in the US. *Girls Invest* will also increase our knowledge of how to apply technology-based interventions that are often more cost-effective, scalable, and accessible than traditional in-person intervention delivery methods.

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Project Funding Period: 2016 – 2021

Project Funding Sources:

- National Institute of Child Health and Development (R21HD097496)
- Women's Empowerment International
- The Clinical and Translational Research Institute (CTRI), University of California, San Diego
- San Diego State University

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