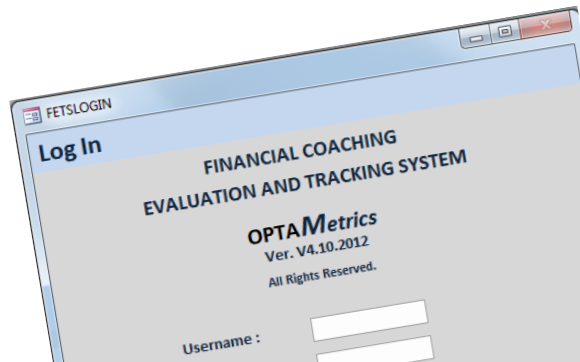


Financial Coaching Just Got More Exciting ...



Data Assisted Financial Coaching and Case Management

Assisting households with making sound financial decisions is on the pinnacle of wealth building strategies. Financially informed decisions mitigate emotional distress and secure financial longevity of the household. Data Assisted Financial Coaching collects basic household financial and behavioral information, analyzes data, creates **key ratios and indicators** of household financial wellbeing and compares them against industry-established recommended values to identify areas of need.

Using this information, financial coaches and case managers can provide **client-oriented recommendations** based on collected data, and **track** their progress over time.

OPTA is a leader in innovation and product development in the field of asset building. The company is determined to revolutionize the practice of financial coaching and case management through Data Assisted Financial Coaching.

What is OPTAMetrics?

OPTAMetrics is a comprehensive financial coaching, case management, and tracking system. It includes training modules and step-by-step examples for financial coaches and practitioners. An accompanying software program provides the essential tools in offering effective and reliable data assisted coaching.

OPTAMetrics collects **standardized household financial and behavioral information** and generates client specific reports. The system **stores data in chronological order**, making it possible to conduct impact analysis using before and after data.



Client Impact Analysis			
OPTAMetrics	Date :		
	2 /6 /2010	8 /15/2010	
Total Monthly Expenses (TME) This is the total amount of money that you typically spend in a month buying goods and services. It does not include money that you may have saved in an account or invested in an asset.	\$2,133	\$2,030	
Minimum Emergency Reserve (MER) This is the minimum amount of money that you need to have saved in one form or another at all times in order to help you meet emergencies if and when they happen.	\$5,333	\$5,075	
Total Monthly Gross Income (MGI) This is the total before tax monthly income for your household. It includes all sources of before tax income that you have reported on your budget form. Since this is your gross income, it does not include any tax refund amounts.	\$2,080	\$2,080	
Monthly Net Income (MNI) This is your after tax income. We have added your tax refunds and subtracted your tax payments to your monthly gross income to calculate this amount. If this number is greater than your MGI, it means that you receive more in tax refunds than you pay in taxes.	\$1,830	\$1,830	
Total Value of Household Assets This is the total value of your household assets. It includes all forms	\$850	\$2,020	

OPTAMetrics collects standardized household data on income, expenses, assets, and liabilities and creates reports and a financial status flowchart for every household, identifying areas that need attention.

It also features a comprehensive behavioral assessment tool that among others, include CFPB's Financial Wellbeing Scale as well as CFS's Financial Capability Score. These surveys provide a reliable assessment of the subjective aspect of household financial wellbeing.

Using OPTAMetrics



How Does it Work?

Financial coaches enter client information into OPTAMetrics during counseling sessions. Information obtained during each session is stored in the system as a separate record. Counselors can analyze each record, print reports or even combine different records to measure changes in specific indicators at different points in time.

OPTAMetrics provides a variety of reports combining different financial ratios and behavioral scores. **Financial scores are compared to their industry acceptable ranges** and behavioral scores are presented in the form of letter grades ranging from A (highest) to F (lowest), making it very easy to interpret results.

The system allows organizations to collect and track data on other programs and services offered to clients, including workshops or other direct services and even referrals.

The reporting module in OPTAMetrics is robust and provides several additional administrative tools, including case manager activity report, department or program-level reports, and customized demographic reports. A built-in data flowchart analysis identifies the degree of household financial fragility/stability and offers specific guidance on the financial status of the household. In addition, participant grouping in OPTAMetrics makes it possible to assign clients to different groups for easier tracking of different program cohorts.

Future Orientation	Financial Perception	Analysis
Average Liquidity Rate (ALR)		39.85%
Percentage of Fixed Expenditures (PFE)		56.45%
Housing Expense Ratio (HER)		24.04%
Total Current Liabilities (TCL)		\$3,600
Total Debt Burden (TDB)		16.39%
Current Liability Rate (CLR)		65.57%

A Tool for Micro-Lending Programs?

OPTAMetrics is an ideal tool for micro-lending programs that seek alternative models for determining client creditworthiness. The financial as well as behavioral indicators generated by the system provide the most comprehensive assessment of a prospective borrower that relies not only on financial information, but also behavioral metrics. Behavioral metrics are generally nonexistent in standard models.

Interested to Learn More?

Simply send an email to support@opportunitytoassets.com and ask for

About Opportunity to Assets

Opportunity to Assets (OPTA) is a social enterprise that offers capacity building services related to community development and asset building programs. The company designs and delivers product concepts and technology to organizations interested in helping low income individuals and families build assets and achieve financial capability. Our services include:

- Incentivized Savings Programs
- Financial Case Management
- Database Design
- Economic and Statistical Analysis
- Program Evaluation and Reporting



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