



**Financial Products
Innovation Fund**



Financial Products Innovation Fund

Established in 2009, the US Household Finance Initiative (USHFI) leads IPA's US research. Directed by researchers Jonathan Zinman (Dartmouth College) and Dean Karlan (Yale University), the initiative uses insights from behavioral economics to develop, rigorously evaluate, and scale cost-effective financial products and product innovations that help low- to moderate-income households lead healthier financial lives.

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