

**Article Link**

<http://www.monitor.co.ug/OpEd/Commentary/Do-not-borrow-to-cover-school-expenses...>

# IPA youth savings research in The Monitor

TRUTH EVERY DAY

**Daily Monitor**

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IPA's research in Uganda on encouraging youth savings for educational expenses through a school based program was featured in that country's Daily Monitor. Researcher Oliver Schmidt points to qualitative findings showing that education expenses are a primary reason named for taking out loans, and the [research by Dean Karlan and Leigh Linden](#) finding one variation of a combination of programs involving parent outreach and flexible savings commitments, which increased school supply purchases for kids and subsequent test scores. The full story is [here](#), and Beniamino Savonitto and Pooja Wagh of IPA's [Global Financial Inclusion Initiative](#) expanded with a blog post addressing the broader issue, available [here](#).

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