



# INSTITUTE FOR MONEY, TECHNOLOGY & FINANCIAL INCLUSION

Villagers in Russia's remote Altai Province make a living trading livestock. Photo by Svetlana Tyuhteneva, IMTFI researcher.

## INVESTIGATE

Founded in 2008 with \$2 million from Bill & Melinda Gates Foundation, IMTFI annually funds researchers who investigate how the world's poorest people spend, save and store money, and how their habits are or could be affected by emerging technologies that provide greater access to financial services.

Topics studied include mobile phone enabled banking, traditional systems of money & savings, and branchless banking via point of sale terminals.

## INNOVATE

Through innovative research, IMTFI aims to learn how mobile technology services and the security they provide can be made available to millions of poor people around the world.

## IMPACT

In only two years, IMTFI has supported 54 researchers pursuing work in 25 countries.

Their research is impacting policy discussions from the U.S. Federal Reserve to the global microfinance industry. Studies by IMTFI researchers are helping countries like Haiti build new mobile financial services post earthquake, resulting in aid payments getting where they are most needed. Other IMTFI researchers are studying how direct deposited police paychecks in Afghanistan are mitigating corruption. Studies like these impact the lives of the world's poorest people.

## MAKE A DIFFERENCE

A gift to IMTFI has the power to transform individuals and communities and truly make a difference. Contact us today or visit us online at [www.socsci.uci.edu](http://www.socsci.uci.edu) to learn how past donations have helped fund our future leaders.