

Title: Saving Initiatives Specialist**Location: Boston, MA****Status: Permanent, Full Time****Organization Description:**

A nonprofit social enterprise established in 2000, Doorways to Dreams (D2D) Fund works to improve the economic well-being of millions of low and moderate income consumers through financial innovation. D2D generates practical ideas for financial products, services and policies, pilot tests its ideas, and pursues scale strategies to reach millions of households. D2D's prime focus is tools and strategies to help consumers save and build wealth.

Examples of recent D2D accomplishments include:

- A multi-year field test to link tax refunds to saving, which led to two new national saving policies: (1) the ability to "split" federal tax refunds and (2) beginning in 2010, to order US Savings Bonds directly on the tax form using part of a federal tax refund.
- Successful pilot test of a new *Save to Win* saving product, which attracted 12,000 customers and \$7MM in deposits in its first year.
- Creation of the first-ever financial literacy casual video game, *Celebrity Calamity*, and associated distribution and evaluation testing..

D2D's work has been covered by the *Wall Street Journal*, *The New York Times*, *The Baltimore Sun*, *Fast Company*, and the *Harvard Business Review*.

D2D's works with the financial services industry, policymakers, national and grassroots non-profits and the philanthropic community to develop, test and implement its ideas.

D2D's current portfolio of projects includes:

- Tax Time Saving – efforts to help consumers direct a larger fraction of the \$250 billion in annual federal tax refunds into savings vehicles, applying insights from behavioral economics, cutting-edge marketing techniques and community organizing.
- Prized-Linked Savings – introducing excitement and anticipation to the act of saving money by augmenting guaranteed but modest returns with the chance to win a significant grand prize.
- Financial Entertainment – mixing the best of digital entertainment and financial education to engage busy, working consumers, and, ultimately foster better financial decision-making and outcomes.

Position Summary:

The Specialist will support all of D2D's projects, but play a critical role in D2D's tax time savings work and future related projects. To date, this work has focused on harnessing the potential of the annual tax refund season to increase vulnerable households' savings. In the coming year, D2D will work with policy makers, the tax preparation industry and non-profit groups to drive awareness and use of a new federal policy which allows tax filers to buy savings bonds with a portion of their refund. At the same time, D2D will continue to pursue new ideas, generate pilot test results to inform policy discussions, and ensure the new tax time savings policy is refined and improved in 2011 and beyond.

The Specialist will be an important part of the D2D team, working closely with all members to accomplish core organizational objectives. D2D is a nimble, entrepreneurial organization that accomplishes its mission by cultivating and leveraging partnerships. We stress innovation in our project goals and our organizational culture.

In particular, the Specialist will:

- Support pilot field & evaluation work – play a lead role in supporting tax time pilot work by providing technical assistance and training for community-based partners, assisting with management of a web-based order processing system, and helping collect, analyze and disseminate pilot evaluation data.
- Support distribution work – support on-going pilot tests of new distribution channels for savings products, such as check cashers and retailers, and help develop emerging tests, such as remove depository account opening in community-based organizations and employers.
- Explore marketing strategies – help develop and execute a strategy to drive awareness and uptake of tax time saving options, including coordination with volunteer tax preparers, professional tax preparers and the tax preparation software industry, as well as a long-term consumer-oriented social marketing campaign backed by a broad coalition of parties.
- Support new policy ideas – contribute to new saving product and service policy proposals, including possible pilot tests of a “retirement bond,” an expanded Saver’s Credit, and strategies to encourage wider tax time IRA contributions.
- Support other D2D projects – support other D2D projects as needed, especially its emerging consumer risk management work

Domestic travel may be required.

Requirements:

- Strong project management, planning, and organizational skills; experience and comfort managing vendors and partners.
- Excellent writing skills.
- Able to work professionally and effectively with a wide range of constituents, from senior managers or policy makers, to lower-income adults.
- Strong relationship and people skills, working with partners, clients and vendors.
- Experience in presenting ideas in a persuasive way.
- Flexible, willing to tackle project requirements as they arise
- Comfortable with technology and financial innovation. Conversant with financial services sector.

Ideal candidate is self-motivated, able to work in an entrepreneurial environment and take ownership of issues. Candidate must be willing to take on problems as they arise, recognizing the needs of a small organization. Candidate must be dedicated to the larger cause of D2D’s mission.

Qualifications:

1. Undergraduate degree required, preferably in economics, public policy or business administration; graduate degree in similar field helpful.
2. Minimum of 3-6 years work experience, preferably in a related field;
3. Excellent, persuasive and proven written and oral communication skills;
4. Demonstrated research analysis skills;
5. Demonstrated ability to work with diverse constituencies in a variety of grassroots environments;
6. Collaborative, open working style and ability to work independently, as needed;
7. Natural curiosity about, interest in and comfort level with technology.
8. Demonstrated commitment to D2D's mission driven work and social objectives;
9. Strong skills with variety of software applications including word processing, PowerPoint, Excel.

Compensation: competitive salary, commensurate with experience. D2D offers a full benefits package, including comprehensive, employer-paid health insurance, 13 paid holidays, and a generous vacation policy. D2D is an equal opportunity organization.

This position is open immediately.

Please send resume with cover email including salary requirements to resumes@d2dfund.org.