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| [TEMPLATE]  YOUTH SAVINGS PROGRAM PROPOSAL | |
| Program Vision | *What is the vision statement for our youth savings program?* |
| Rationale for Financial Institution | *Why do we want to offer youth savings?* |
| Anticipated Business Impacts | *What can youth savings do for our business?* |
| Anticipated Social Impacts | *What can youth savings do for our target market?* |
| Potential Segment(s) | *What are the target segment(s) we will reach with this product?*  *(ex. segmented by age, gender, rural/urban, in-/out-of school, etc.)* |
| Potential Program Design | *What are the potential features of the youth savings product?*  *How will financial education be incorporated? What are the initial marketing strategy ideas?* |
| Proposed Program Design Team | *Who needs to be involved?* |
| Potential Human Resources Needs | *What additional staff needs to be hired?* |
| Operational Systems Implications | *Do our systems need any upgrades or changes to be able to offer youth savings?* |
| High-level breakeven and profitability analysis | *How many youth do we expect to serve through financial and non-financial services?*  *At what point will my youth savings program break even?*  *When can we expect the youth savings program to be profitable?* |
| Initial Financial Investment Required | *How much up-front investment will be required to plan and launch youth savings?* |