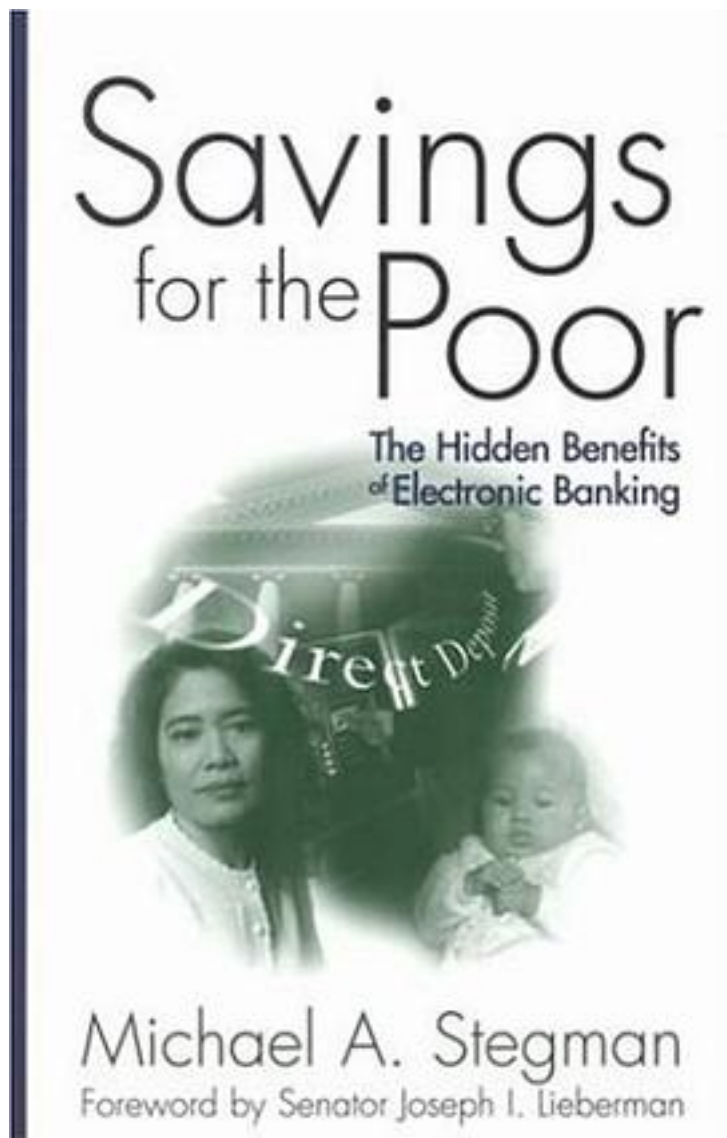


# Savings for the Poor



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At the beginning of 1999, federal payments began to be made via electronic funds transfer (EFT); the motive behind this move was a drive towards efficiency and cost-cutting. In this text, the author argues that the initiative has a far broader potential: to bring poor Americans into the banking mainstream. "Savings for the Poor" outlines how many families will enter the mainstream system through EFT'99, as the programme is called. Stegman proposes that it be combined with a programme of national Individual Development Accounts (IDAs) - dedicated savings accounts for low-income people that can be used for purchasing a first home, acquiring more education or job training, or starting a small business.

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