The Financial Solutions Lab at CFSI with founding partner, JPMorgan Chase, announced the nine winners of its $3 million competition for technology innovators. These organizations represent the most promising group of financial technology social entrepreneurs tackling consumers’ cash flow management challenges in the United States today.

Meet the Winners

» **Ascend Consumer Finance**
(San Francisco, CA) - Ascend reduces risk on current loans and rewards the borrower by lowering interest payments for positive financial behaviors, such as reducing debt, decreasing credit card spending and increasing savings.

www.ascendloan.com

» **Digit**
(San Francisco, CA) - Digit is an automated savings tool with a text-based user interface that uses an intelligent algorithm to identify small amounts of money that can be moved from checking into savings based on spending habits.

https://digit.co

» **Even**
(Oakland, CA) - Even turns the inconsistent income of hourly and part-time workers into a steady salary by saving money from above average paychecks (in a separate savings account), and boosting low paychecks automatically.

https://even.me

» **LendStreet**
(Sunnyvale, CA) - LendStreet is a marketplace-lending platform which helps borrowers reduce their debt and rebuild their credit, and allows investors to buy the loan at a discount.

www.lendstreet.com

» **PayGoal by Neighborhood Trust**
(New York, NY) - PayGoal is a workplace tool that enables financially underserved workers to improve the allocation of wages toward their principal financial goals using a simple, guided mobile experience that leverages behavioral insights.

join.paygoal.co

» **Prism**
(Bellevue, WA) - Prism is a comprehensive bill payment and management app that helps people across the country better manage their personal finances by giving them a platform to review, manage and pay their bills for free – anytime, anywhere.

www.prismmoney.com

» **Propel**
(Brooklyn, NY) - Propel’s technology simplifies the food stamp application process by streamlining the initial enrollment form, eliminating the hassle of submitting paper documents, and providing a phone-friendly interface.

www.joinpropel.com

» **Puddle**
(San Francisco, CA) - Puddle is a platform for reputation-based borrowing, currently available to anyone in the U.S. with a debit card. Users gain access to a shared pool of capital by contributing funds and building reputation with others they trust.

www.puddle.com

» **SupportPay**
(Santa Clara, CA) - SupportPay is an automated payment platform that enables parents to share child expenses and exchange child support directly with each other.

www.supportpay.com