



INDUSTRY ASSESSMENT

FinHealth Standards for Spending Management Products

Evaluating Checking Accounts
Across the Financial Services Industry

Contents

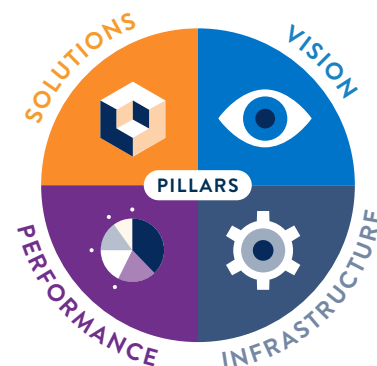
About the FinHealth Standards	03
Executive Summary	04
Account Features	09
Account Policies	12
Onboarding and Access	15
Conclusion	18
Appendix	19

About the FinHealth Standards

This assessment is part of the FinHealth Standards, a Financial Health Network initiative built on our two decades of expertise in shaping industry practices to support consumers' financial lives. Grounded in rigorous research and deep collaboration, the FinHealth Standards offer evidence-based guidance on building financial health solutions that improve consumer outcomes across the key aspects of financial health: spending, saving, borrowing, and planning.

WHY FINHEALTH STANDARDS?

Businesses have the potential to be architects of financial health – but only if they deliver solutions that truly meet customer needs. These standards align with the Solutions pillar of our FinHealth Maturity Assessment Program (MAP) framework, which defines four key areas where institutions can embed financial health into their overall strategy. By aligning product strategies with the MAP framework, institutions can build a more holistic approach to financial health – one that not only delivers better outcomes for customers, but also drives long-term business value.



ASSESSING THE FINHEALTH STANDARDS

In this report, we apply the FinHealth Standards to 20 widely available checking accounts across four types of institutions:¹

1

Large banks

2

Mid-sized banks

3

Credit unions

4

Digital-only providers

This assessment aims to go beyond highlighting gaps. Our goal is to identify clear opportunities for financial institutions to better support their customers and lead in the market. By aligning products with the FinHealth Standards, institutions can design checking accounts that support the financial health of their customers.

¹ Size for large and mid-sized banks was determined by the number of deposit accounts with balances under \$250,000.

Executive Summary

More than half of Americans (51%) spent as much or more than they earned last year.² Yet in our review of 20 widely held checking accounts offered by major financial institutions, including banks and digital-only institutions, only four products meet even half of the FinHealth Standards. This leaves millions of Americans without access to high-quality accounts that help them manage their day-to-day spending.

The Financial Health Network developed the FinHealth Standards to provide evidence-based guidelines for designing checking accounts and other spending tools that support consumers' financial health. Our evaluation of 20 checking accounts against these standards reveals widespread gaps across three areas:

Account Features



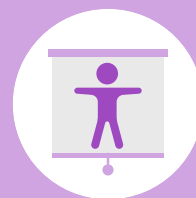
Tools that customers can use to manage their spending.

Account Policies



Rules and practices that affect the cost and timing of accessing funds.

Onboarding & Access



Design choices that determine who can access an account and how easily it can be managed over time.

² Andrew Warren, Shira Hammerslough, & Wanjira Chege, "Financial Health Pulse® 2025 U.S. Trends Report: Can Short-Term Gains Translate Into Lasting Progress?," Financial Health Network, September 2025.

Key Findings

Account Features

While **85%** of accounts reviewed offer spending controls, none met the standard for a high-quality budgeting tool.

Account Policies

Although **90%** of accounts met the inclusive monthly fee waiver standard, only **10%** provided timely access to deposited funds.

Onboarding & Access

Free phone support is widely available (**85%**), but many accounts fell short on inclusion: **30%** accept alternative forms of identification (ID) or Individual Taxpayer Identification Numbers (ITIN), **20%** offer trusted contacts, and just **1 of 20** met our full Spanish-language support criteria.

Performance also varied by institution type:

- **Accounts from large banks** typically provided stronger account features, yet fell short in offering inclusive monthly fee waiver policies.
- **Accounts from mid-sized banks** performed similarly to the large banks on account features but were less likely to meet the Standards related to onboarding and access.
- **Accounts from credit unions** excelled in consumer-friendly fee policies and stood out in expediting same-day funds availability, though they lagged in account features.
- **Digital-only accounts** offered fee-free accounts, but fell significantly behind in providing comprehensive account features.

These gaps aren't inevitable; they point to clear opportunities to improve product design, support consumer outcomes, and serve as a roadmap to market competitiveness. Adopting the FinHealth Standards will help institutions attract, retain, and grow customer relationships by offering smarter, more supportive account features.

Encouragingly, many providers have told us they are considering or actively building these features into their product roadmaps. Institutions noted plans to expand tools such as money labeling, explore new approaches to same-day funds availability, and improve Spanish language access. The question is not whether financial institutions should act, it's whether they can afford not to.

FinHealth Standards

This reference table reflects the FinHealth Standards that apply to checking accounts.³



Account Features

Balance Forecasting: Use transaction data to forecast expected future balances

Money Labeling: Allow labeling and setting aside money for specific purposes

Budget Tool: Provide a high-quality budget tool with custom category naming⁴

Recurring Expenses: Allow review of all recurring expenses in one place

Spending Controls: Allow customers to place limits on spending



Account Policies

Same-Day Funds Availability: Expedite availability of funds for certain ACH deposits and checks

Inclusive Monthly Fee Waivers: Offer account fee waivers for actions other than a minimum balance



Onboarding and Access

Product Comparisons: Display key account tradeoffs across fees, policies, benefits

Alternative IDs: Accept non-U.S. government ID or ITIN to open account

Phone Services: Offer free phone access to complete essential account tasks

Spanish Language: Make information fully available in Spanish

Trusted Contacts: Enable account holders to designate trusted contacts⁵

³ For comprehensive definitions of each FinHealth Standard, see MK Falgout et. al, "[FinHealth Standards for Spending Management Products: Checking Accounts and Credit Cards](#)," Financial Health Network, June 2025.

⁴ A high-quality budgeting tool includes custom category naming and offers feedback without specifying amounts or timeframes.

⁵ Trusted contacts can receive account notifications but don't have authority to manage or transact on the account.

How We Assess the FinHealth Standards

This industry assessment builds on the Financial Health Network's FinHealth Standards for Spending Management Products. It applies these standards to 20 checking accounts offered by leading providers across four segments of the financial services industry: large banks, mid-sized banks, credit unions, and digital-only institutions.

Account Selection

To capture both market reach and institutional diversity, we selected five widely available retail checking accounts across four industry segments:

- 1 Large banks:** Five banks among those with the highest numbers of consumer deposit accounts.⁶
- 2 Mid-sized banks:** Five additional banks with substantial retail reach, outside the largest group.
- 3 Credit unions:** Five of the largest credit unions by membership, selected to reflect a broad consumer footprint using publicly available reports.
- 4 Digital-only institutions:** Five widely used digital checking providers (bank- or sponsor bank-backed) with the highest publicly reported or analyst-estimated user counts.

For each institution, we assessed the checking account most representative of everyday retail customers. We intentionally excluded premium-tier, commercial, and specialty products (including BankOn-certified or benefits-specific accounts), so the analysis reflects the mainstream checking experiences of most consumers.

⁶ Size for large and mid-sized banks was determined by the number of deposit accounts with balances under \$250,000.

Evaluation Process

We approached every standard as an everyday customer would, considering a feature or policy “present” only if it could be found through easily accessible consumer channels. If it wasn’t discoverable, we treated it as if it were absent.

- 1 Website and In-App Review:** We searched public websites and mobile apps, navigating from the main account page to locate each feature.
- 2 Customer Service Testing:** We placed mystery-shopper calls to ask frontline representatives about specific features or policies and conducted live demos with existing customers.
- 3 Third-Party and Network Validation:** We cross-checked findings against independent app reviews, social-media feedback, and insights from our FinHealth Standards Advisory Council to capture any hidden or evolving practices.
- 4 Rigorous Quality Assurance:** A single Financial Health Network analyst collected every data point, backed by date- and time-stamped screenshots or archived pages. A second analyst then performed a line-by-line audit, resolving discrepancies collaboratively.

By simulating the real customer experience and assuming “out of sight = out of reach,” our methodology provides a rigorous, consumer-focused benchmark for institutions seeking to align their checking accounts with the FinHealth Standards.

Please refer to the [Appendix](#) for additional information on the account selection process and evaluation methodology.





Account Features

85% of accounts offer spending controls, but none meet the standard for a high-quality budgeting tool.

The adoption of advanced spending features is uneven. While most checking accounts include basic controls, such as spending limits, few offer the proactive tools consumers need to stay ahead of their finances. With nearly a third (29%) of households reporting falling behind on at least one bill payment in the last year, the tools that help people proactively manage their money are no longer “nice-to-haves” – they are essential to a checking account that supports financial health.⁷ Yet our analysis shows that while most financial institutions recognize the need for safety rails, they’ve been slow to adopt the next generation of money-management features.

Feature	Findings
Balance Forecasting and Money Labeling: <i>Balance forecasting means using transaction data to forecast expected future balances, while money labeling allows the labeling and setting aside of money for specific purposes.</i>	Balance forecasting and money labeling were the least common features , with 20% of accounts (4 of 20) offering balance forecasting and just 10% (2 of 20) providing money labeling.
Budget Tool: <i>A high-quality budget tool includes custom category naming and offers feedback without specifying amounts or timeframes.</i>	None of the accounts evaluated met the full standard for a high-quality budgeting tool. Only 20% (4 of 20) allow custom budget categories, and 10% (2 of 20) provide feedback without specifying amounts or timeframes.
Recurring Expenses: <i>A recurring expenses tool helps users track, manage, and adjust their regular payments, giving them more control over their ongoing expenses.</i>	45% of accounts (9 of 20) evaluated provided the ability to identify recurring expenses.
Spending Controls: <i>Spending control features allow users to set an alert as their spending approaches or exceeds the spending limit they set for themselves.</i>	85% of accounts (17 of 20) offer spending limit features, reflecting industry recognition of the need for basic safety rails.

⁷ Andrew Warren, Shira Hammerslough, & Wanjira Chege, “Financial Health Pulse® 2025 U.S. Trends Report: Can Short-Term Gains Translate Into Lasting Progress?,” Financial Health Network, September 2025.

 SEGMENT TRENDS

No Segment Excels Across the Board

Each institution type shows pockets of leadership, but also notable blind spots:

- **Accounts from large banks** generally offered strong tools for managing recurring expenses and spending controls. However, they – like other segments – lagged in money labeling and high-quality budgeting tools.
- **Accounts from mid-sized banks** commonly included basic spending controls, but rarely provided recurring-expense tools or advanced balance forecasting.
- **Accounts from credit unions** universally offered spending controls, yet fell short elsewhere. None of the accounts reviewed provided balance forecasting, money labeling, or comprehensive budgeting tools.
- **Accounts from digital-only providers** offered tools to identify recurring expenses and spending controls, but didn't offer balance forecasting or budgeting tools.

Table 1. The implementation of Account Features Standards varies by financial institution segment.

FinHealth Standard	All financial institutions (n = 20)	Large banks (n = 5)	Mid-sized banks (n=5)	Credit unions (n = 5)	Digital-only providers (n = 5)
Balance Forecasting	4	2	2	0	0
Money Labeling	2	0	1	0	1
Budget Tool ⁸	0	0	0	0	0
Offers feedback without specifying amounts or timeframes	2	1	0	1	0
Allows custom category naming	4	0	1	2	1
Recurring Expenses	9	5	0	1	3
Spending Controls	17	4	5	5	3

■ Low Implementation
 ■ Moderate Implementation
 ■ High Implementation

⁸ For a checking account to meet the standard for a budget tool, it must both offer feedback without specifying amounts or timeframes and allow custom category naming.

Helping Customers Get the Most From FinHealth Features

A feature on its own has limited impact unless customers can find and connect to it easily. In addition to cataloging whether checking accounts include specific features, we measured two practical enhancements that shape real-world use and value:

FINDABILITY

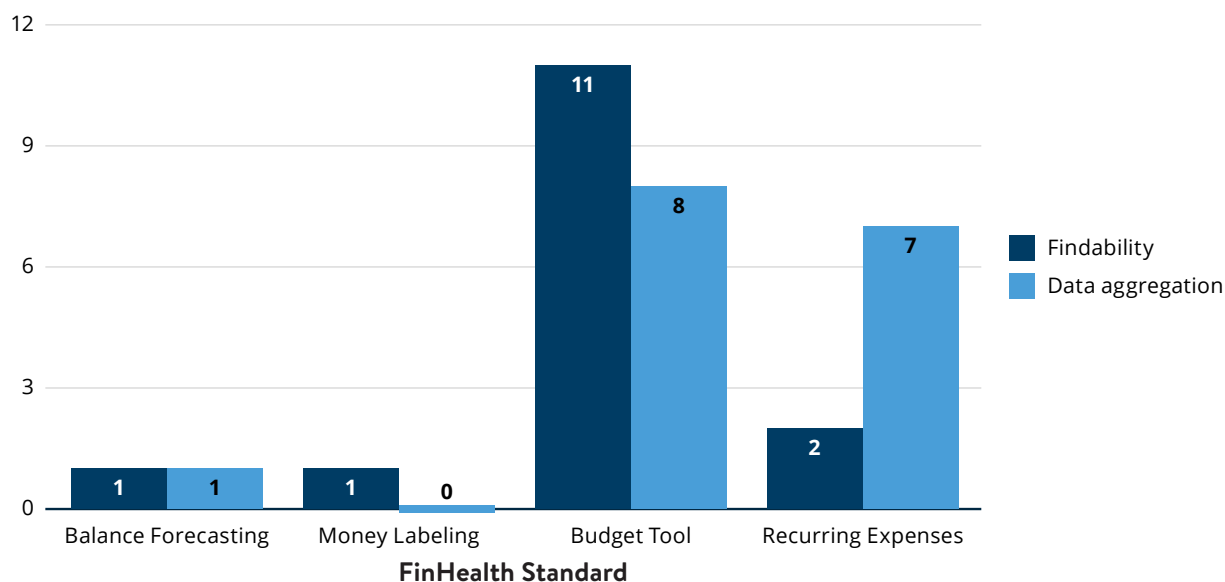
Can a customer reach the feature within one click from the account's main page?

DATA AGGREGATION

Can users link external accounts so the product provides a consolidated view of balances and transactions across providers?

We assessed these enhancements across four account-feature standards. For findability, only a few accounts met the one-click threshold, meaning many useful tools are effectively hidden from potential users. By contrast, we observed more widespread adoption of data aggregation, often integrated in budgeting tools and recurring expense features, which can significantly increase the feature's usefulness.

Figure 1. Findability and data aggregation tools are limited across financial institutions.



Take the Next Step

Proactive money-management tools are a high-impact opportunity for mainstream checking accounts. Financial institutions should assess their gaps, particularly in budgeting, balance forecasting, and money labeling; develop a roadmap to close those gaps; and pilot one or two prioritized features with targeted customer segments before rolling out more broadly.



Account Policies

90% of accounts meet the inclusive monthly fee waiver standard, yet only 10% provide timely access to deposited funds.

Account policies that govern fees and the timing of payments directly affect a customer's ability to manage their cash flow and pay bills on time. Behavior-based fee waivers, such as those tied to direct deposits or debit card activity, are becoming common. However, policies that delay access to deposited funds remain a top driver of overdraft fees and financial stress.⁹ Expedited access remains uncommon, leaving many customers waiting on critical funds, underscoring the need for banks to balance risk controls with expedited access as a core part of their financial-health playbook.

Feature	Findings
Same-Day Funds Availability: <i>Same-day availability of the full amount of deposited amount for internal, government, and payroll checks and ACH direct deposits.</i>	Only 10% of accounts (2 of 20) met the standard , while 65% of accounts (13 of 20 accounts) offered same-day ACH direct deposits. Several institutions provide same-day access for one or two of these check types, but implementation is inconsistent across institutions.
Inclusive Monthly Fee Waivers: <i>Ability to waive the monthly maintenance fee based on actions other than maintaining a minimum balance, such as setting up direct deposit or making debit card transactions.</i>	90% of accounts (18 of 20) met this standard. All five digital-only accounts in our sample were fee-free. Four of five credit unions and four of five mid-sized banks also offered fee waivers tied to actions rather than a minimum account balance.

⁹ Aaron Klein, "[Getting over overdraft](#)," The Brookings Institution, November 2022.

Table 2. The implementation of FinHealth Standards for account policies varies by financial institution segment.

FinHealth Standards	All financial institutions (n = 20)	Large banks (n = 5)	Mid-sized banks (n=5)	Credit unions (n = 5)	Digital-only providers (n = 5)
Same-Day Funds Availability¹⁰	2	0	0	2	0
Internal Checks	4	2	0	2	0
Government Checks	2	0	0	2	0
Payroll Checks	7	1	0	4	3
ACH Direct Deposits	13	3	3	2	5
Inclusive Monthly Fee Waivers	18	5	4	4	5

■ Low Implementation
 ■ Moderate Implementation
 ■ High Implementation



¹⁰ For a checking account to meet the standard for same-day funds availability, it must offer same-day availability for all four deposit types: internal checks, government checks, payroll checks, and ACH direct deposits.

Can Checking Accounts Offer Same-Day Funds Availability Without Increasing Risk?

Delayed access has real consequences for consumers, particularly those who rely on paper checks to manage day-to-day expenses. Waiting days for funds to clear can lead to missed bill payments, overdraft fees, or reliance on costly alternatives, such as check-cashing vendors. Improving availability is critical to supporting financial health, especially for households living paycheck to paycheck.

Yet, accelerating access to check deposits, especially same-day availability, can raise fraud and risk management concerns. Fraud prevention policies and core processing limitations often lead institutions to hold check funds for multiple days, even when the payer is a known or internal source.

That said, several institutions have safely shortened holds by combining three practical elements:

1

Limiting earlier access to lower-risk deposit types (payroll, recurring government benefits, or intra-bank transfers)

2

Using richer deposit metadata and identity signals to verify payors at the time of deposit

3

Deploying real-time fraud models and monitoring to catch anomalous patterns quickly.

Operational levers – direct clearing relationships, use of faster rails, or vendor integrations – can also help institutions balance the risks and benefits of shorter processing times.

These are not trivial to implement. However, several institutions we spoke with noted that they are exploring partial or tiered approaches to begin closing this gap, such as earlier access for payroll checks. Offering partial access to deposited funds is also a meaningful step. This approach isn't a perfect solution, but it can provide immediate flexibility and signal a broader institutional commitment to meeting consumers where they are.

Take the Next Step

Well-designed account policies can improve customers' cash flow and ability to pay bills on time. Financial institutions should begin by assessing their current funds availability and monthly fee waiver rules against real customer needs and pain points. Based on that audit, providers can pilot earlier availability for lower-risk deposit types with robust fraud-monitoring and compliance guardrails in place. Institutions should communicate any changes clearly so customers know when and why funds will be accessible, and measure early signals of success – reductions in overdrafts and returned payments, improved customer satisfaction among impacted cohorts, and shifts in primary-account usage – so they can iterate and scale safely.



Onboarding and Access

85% of accounts offer phone support, but many did not meet the standard to promote access for immigrants (30%), older adults (20%), and Spanish speakers (5%).

Inclusive account access and ongoing management are critical for fostering long-term engagement and trust. Barriers such as restrictive ID requirements, limited language access, and the absence of protective tools like trusted contacts have historically excluded immigrants, Spanish speakers, older adults, and people with disabilities from fully participating in mainstream banking. Our review of 20 accounts revealed significant gaps, with most accounts failing to offer these essential tools for key demographics.

Feature	Findings
Product Comparisons: <i>Display key account tradeoffs across fees, policies, and benefits.</i>	70% of accounts (14 of 20) provide side-by-side product comparisons to help customers choose an account. However, the quality of these tools varies, and few include comparisons against external accounts.
Alternative IDs: <i>Allow multiple forms of identification to give more customers the opportunity to open an account.</i>	30% of the accounts (6 of 20) accept non-US government IDs or ITINs, resulting in a major barrier for millions who lack a Social Security Number.
Phone Services: <i>Continue to serve customers of all ages and backgrounds by enabling them to manage their accounts over the phone.</i>	85% of the accounts (17 of 20) offer free phone access for essential tasks, ensuring a reliable service channel for customers without consistent internet access or who have accessibility needs.
Spanish Language: <i>Make information fully available in Spanish, including all aspects of the website, account terms and conditions, customer service helpline, and monthly account statements.</i>	Only one account met all four criteria for the Spanish language standard. While a few banks offer websites and customer help lines in Spanish, many do not provide materials in Spanish at critical touchpoints, such as monthly account statements and terms and conditions.
Trusted Contact: <i>Enable account holders to designate trusted contacts.</i>	20% of accounts (4 of 20) offered the ability to designate a trusted contact, leaving millions of older adults and people with disabilities without a key layer of protection. Institutions have reported that they are excited about offering trusted contacts, but are still working through operational and compliance questions regarding the best way to implement the feature.

 SEGMENT TRENDS

Large Banks Lead, While Digital-Only Providers Trail Behind

- **All accounts from large banks** included product comparisons for all accounts reviewed, and they were more likely to accept alternative IDs and offer the option to include a trusted contact for checking accounts.
- **Accounts from mid-sized banks and credit unions** performed similarly overall on the onboarding and access standards; mid-sized banks were less likely than credit unions to offer product comparisons, but more likely to provide alternative IDs and offer the option to include a trusted contact for checking accounts.
- **Accounts from digital-only providers** performed poorly, with few offering product comparisons or phone services and none meeting the alternative ID or trusted contact standards.

Table 3. The implementation of FinHealth Standards for onboarding and access varies by financial institution segment.

FinHealth Standards	All financial institutions (n = 20)	Large banks (n = 5)	Mid-sized banks (n=5)	Credit unions (n = 5)	Digital- only providers (n = 5)
Product Comparisons	14	5	3	5	1
Alternative IDs	6	3	2	1	0
Phone Services	17	5	5	5	2
Spanish Language ¹¹	1	1	0	0	0
Website	4	2	2	0	0
Accounts Terms and Conditions	6	4	1	1	0
Customer Help Line	13	5	5	2	1
Account Statements	3	3	0	0	0
Trusted Contacts	4	2	2	0	0

■ Low Implementation
 ■ Moderate Implementation
 ■ High Implementation

¹¹ For a checking account to meet the Spanish-language support criteria, the website, account terms and conditions, customer help line, and account statements must all be available in Spanish.

Spanish Language Access Is Challenging, But Not Optional

Providing a comprehensive customer experience in Spanish across account statements, terms and conditions, customer service, and websites is both operationally and legally complex. Many financial institutions face compliance policies that limit what can be translated, such as requiring vendor-certified translations. Requirements often differ for financial education versus marketing materials, adding further complexity to the process.

These barriers are real, but so is the need: Approximately 22% of the U.S. population aged five and older speaks Spanish at home.¹² Institutions seeking to serve all customers effectively should treat Spanish-language inclusion as a core responsibility, not a secondary consideration.



➔ Take the Next Step

Expanding account access and removing barriers during onboarding are essential to supporting customers' financial health. Financial institutions should focus on broadening acceptance of alternative IDs, ensuring Spanish-language support across all customer touchpoints, and enabling the ability to add trusted contacts. They can achieve this by ensuring all materials are available in Spanish, updating account-opening policies to accept a wider range of IDs, and implementing straightforward, customer-friendly processes for designating a trusted contact.

¹² "New Data on Detailed Languages Spoken at Home and the Ability to Speak English," United States Census Bureau, June 2025.

Conclusion

Consumers are increasingly turning to their checking accounts for meaningful support in managing their financial lives, and this report makes clear that the financial services industry has an opportunity to step up. Shortfalls remain, leaving many consumers financially struggling and underserved.

Our evaluation offers a snapshot of common checking accounts in relation to the FinHealth Standards. Encouragingly, conversations with providers suggest that momentum is building. Many institutions we have spoken with indicated that new checking account features are already on their roadmaps, including tools such as money labeling, broader acceptance of alternative IDs, and stronger funds availability practices. These developments reflect an industry that is investing in solutions to meet the customers' financial health needs.

Adopting the FinHealth Standards is both strategic and practical. Financial institutions that align product features, policies, and practices with these evidence-based guidelines can build consumer financial health, in turn deepening consumer trust and driving customer loyalty.

We encourage institutions to use the FinHealth Standards Scorecard on p. 27 of the [FinHealth Standards Industry Toolkit](#) to identify and prioritize product improvements. Financial Health Network is ready to support that work through deep-dive workshops and implementation assistance, so that institutions can move from assessment to impact.

Now is the time to act. By stepping up to close these gaps, institutions can build a powerful competitive edge while fueling progress toward financial health for all.

Institution Scorecards		
FINANCIAL HEALTH STANDARDS FOR SPENDING MANAGEMENT PRODUCTS		
Our FinHealth Standards Scorecard is designed to help you assess and optimize your products. Use this tool to identify gaps, guide enhancements, and align teams around improving financial health.		
• Included: Check if the feature or policy is already in place.		
• Priority: Check if it's not yet included but should be prioritized for future improvement.		
Credit Cards Scorecard		
Account Features	Included	Priority
Money Labeling: Allow labeling and setting aside money for specific purposes.	☐	☐
Budget Tools: Provide a high-quality budget tool.	☐	☐
Recurring Expenses: Allow review of all recurring expenses in one place.	☐	☐
Spending Controls: Allow customers to place limits on spending.	☐	☐
Credit Limits: Offer credit limit increases on a request-only basis.	☐	☐
Account Policies	Included	Priority
Payment Due Dates: Allow customers to choose their monthly payment due date.	☐	☐
Onboarding and Access	Included	Priority
Product Comparisons: Display key account tradeoffs across fees, policies, and benefits.	☐	☐
Alternative ID: Accept non-U.S. government ID or ITIN to open an account.	☐	☐
Phone Services: Offer free phone access to complete essential account tasks.	☐	☐
Spanish Language: Make information fully available in Spanish.	☐	☐
Trusted Contacts: Enable account holders to designate trusted contacts.	☐	☐
FINANCIAL HEALTH NETWORK finhealthnetwork.org/standards-toolkit		
FINANCIAL HEALTH STANDARDS FOR SPENDING MANAGEMENT PRODUCTS 27		

Our Approach to Institution Selection and Data Collection

To understand how the financial services industry is performing against the FinHealth Standards for Spending Management Products, we selected 20 financial institutions (FIs) for our assessment.

1. INSTITUTION SELECTION FRAMEWORK

- Measured consumer reach for banks by counting retail deposit accounts with balances <\$250,000, based on call report data from the FDIC.
- Defined four peer groups: large banks, mid-sized banks, credit unions, and digital-only institutions.
- Large banks: Five federally chartered banks among those with the highest volumes of consumer deposit accounts with balances under \$250,000.
- Mid-sized banks: Five additional federally chartered banks with substantial consumer reach by the same measure, outside the largest group.
- Credit unions: Five high-membership credit unions selected to reflect a broad retail footprint, based on recent call-report membership data.
- Digital-only providers: Five widely used digital checking providers selected for consumer reach. Where regulatory filings reported account volumes, those figures were used; when such detail was unavailable, we relied on publicly disclosed account numbers and vetted third-party estimates of active account holders.
- For each institution, we evaluated its “primary checking account,” defined as the standard or entry-level account most likely to serve as the default product for everyday consumer transactions such as direct deposit, bill pay, and debit purchases.
- Excluded non-depository fintechs because they are not FDIC or NCUA-insured and are subject to different regulatory frameworks.

2. DATA COLLECTION PROCESS

- One analyst compiled every data point for a given practice across all 20 accounts, thereby reducing inter-rater variability.
- A second analyst conducted a line-by-line review and logged discrepancies for joint resolution.
- Original sources were logged with links to a PDF or web archive of the source, and all screenshots were date- and time-stamped.
- Sources included public product pages on each institution’s website, information within the mobile app, and interviews with current account holders. When no other sources were available, we reviewed third-party user demonstrations on YouTube or TikTok.
- Items that could not be verified within 24 hours were marked “unable to determine” and were not scored for the relevant standard.

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All opinions are those of the Financial Health Network and not our funders or sponsors.



The Financial Health Network is the leading authority on financial health. We are a trusted resource for business leaders, policymakers, and innovators united in a mission to improve the financial health of their customers, employees, and communities. Through research, advisory services, measurement tools, and opportunities for cross-sector collaboration, we advance awareness, understanding, and proven best practices in support of improved financial health for all.

For more on the Financial Health Network, go to www.finhealthnetwork.org and join the conversation online:

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