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Savings for the Poor Michael A. Stegman,2010-12-01 Beginning this year federal payment recipients will receive their government benefits through electronic funds transfer EFT what most of us call direct deposit Although cost cutting is the driving force behind the move to a virtually all electronic federal payment system Michael Stegman believes the initiative has a far broader potential to bring poor Americans into the banking mainstream In this book Stegman outlines how many families will enter the mainstream banking system through EFT 99 as the program is called He explains in careful detail the thinking behind the shift to EFT and the implementation of the program this year He also argues that for maximum success EFT 99 should be combined with a program 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 Essentially EFT 99 will bring people into the banking system and IDAs will give them an incentive to use the system to its fullest in order to make their money work for them and their children There are other steps that the government can take to boost EFT s ability to help public aid recipients achieve self sufficiency It can add a direct deposit option to state benefits payments programs give banks significant additional Community Reinvestment Act Credit for establishing accounts for EFT recipients and regulate fees for cashing government benefits and voluntary accounts so that people are not charged excessively for accessing their money This book demonstrates that with careful planning and a relatively small investment the government s EFT initiative can have a major payoff in real assets and improved prospects for those who have been for far too long on the fringes of the country s mainstream banking system Brookings Metro Series

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The book delves into Citibank Online Check Deposit. Citibank Online Check Deposit is a crucial topic that must be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Citibank Online Check Deposit, encompassing both the fundamentals and more intricate discussions.

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- Chapter 3: Citibank Online Check Deposit in Everyday Life
- Chapter 4: Citibank Online Check Deposit in Specific Contexts
- Chapter 5: Conclusion

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4. In chapter 3, this book will examine the practical applications of Citibank Online Check Deposit in daily life. This chapter will showcase real-world examples of how Citibank Online Check Deposit can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Citibank Online Check Deposit in specific contexts. This chapter will explore how Citibank Online Check Deposit is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Citibank Online Check Deposit. This chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Citibank Online Check Deposit.

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2 c all purpose flour 1 2 t nutmeg 2 t baking powder 1 2 t ground cloves mix together eggs oil sugar and pumpkin in a large
bowl add remaining ingredients and mix well pour into a greased and floured 18 x12 jelly roll pan bake at 350 degrees for 30
to 40 minutes until a toothpick comes out clean

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