



HOPE In Review: Q3.2021

Q3.2021 SUCCESS

With 164 HOPE Inside locations (servicing individuals from 46 states and Puerto Rico) currently open across the country, HOPE served 14,930 clients this quarter with 51,142 financial empowerment services including group education and one-on-one financial coaching. Client participation in HOPE activities led to numerous outcomes such as improved financial health (e.g. improved credit scores, reduced debt and increased savings), homeownership, and small business creation. Successfully continuing its digital transformation work alongside its newer initiatives including 1 Million Black Businesses (1MBB), HOPE continues to expand its empowerment programs with its many partners in the latter half of 2021.

Highlights

New Digital Strategy

HOPE elevated its delivery platform with the launch of its new digital strategy to a small pilot of coaches and clients with partner Delta Airlines in Q2. These new digital strategies include a client portal and partner dashboarding capabilities. HOPE expects to expand these new platforms to the entire organization in Q2, 2022.

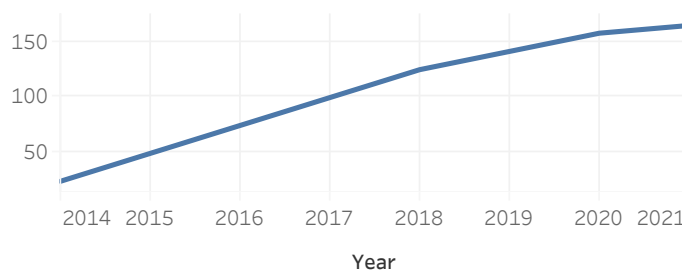
1 Million Black Businesses

Since its inception in October, 2020, more than 6,800 Black entrepreneurs and small business owners have signed up to participate in [1MBB](#) with more than 753 clients starting a new small business and 3,481 small businesses served.

PFL: Teacher Confidence

Committed to youth financial literacy education, HOPE recently completed a year-long research study on teacher confidence when delivering personal financial literacy in the classroom. Findings show that educators across the country need resources like HOPE. Results of this teacher-confidence survey, in partnership with Charles Schwab, will be published later this year.

HOPE Inside Locations Over Time



HOPE Production

	2021	PTD
Clients Served	35,128	1,635,945
Financial Empowerment Services	180,135	4,918,532
HOPE Inside Adult	130,725	2,367,693
HOPE Inside Disaster	44,880	1,476,488
HOPE Inside Youth	4,530	1,074,351

HOPE Impacts: Q3.2021

+52
FICO Score



71% of HOPE clients saw an improvement to their FICO Score, of which the average increase was +52 points.

\$65.5M
Home Loans



HOPE helped clients obtain \$65.5M in funded mortgage loans in Q3; to date, the total is more than \$2 billion.

+\$265
Savings



HOPE clients were able to increase their savings on average by \$265 dollars after participation in HOPE coaching. To-date, HOPE clients have increased their total savings by \$11 million.

265
Sm. Businesses



265 HOPE clients started a new small business in Q3; 76% of which are owned by women and minorities. Since 2014, HOPE has helped 3,189 clients start a new small business.

-\$2,915
Debt



HOPE clients were able to reduce debt on average by \$2,915 dollars after participation in HOPE coaching. To-date, HOPE clients have reduced their total debt by \$165 million.

3/4
Fin. Health



3 out of 4 HOPE clients are less financially stressed after participating in HOPE programs.