

# HOPE Impact Report

---

Q1 -2025

---

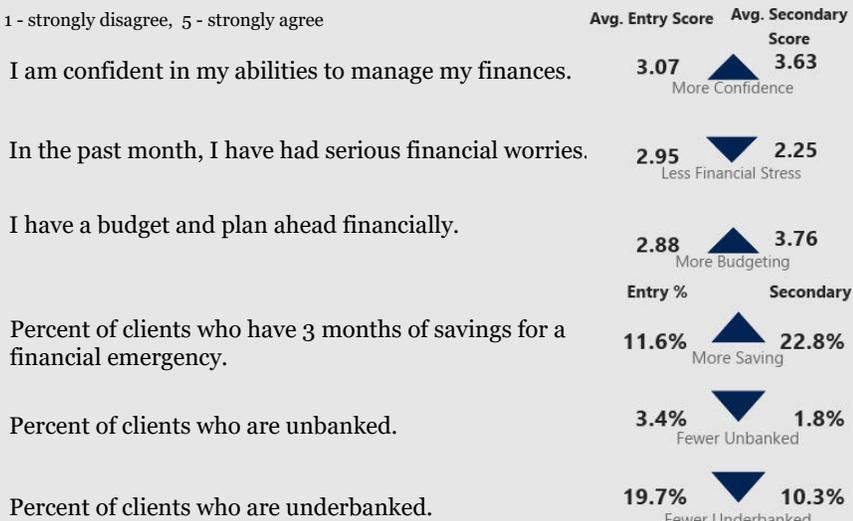
## Improved Financial Outcomes

Among HOPE clients, 64% see an improvement to their FICO Score after participating in HOPE's financial coaching program. Among this sample that saw an improvement, **the average increase was +39 points. Additionally, 40% of clients improving their credit score reached above prime FICO Scores of 660 or higher, an improvement of 2% from Q4 to Q1.** Among a large sample of 45,413 clients, of whom both at entry and secondary financial data were obtained, the average FICO Score change was +16 points. These improvements are 2x the rate of other financial empowerment firms (see Journal of Financial Economics, Kaiser et al, 2022)<sup>1</sup>.



## Improved Financial Health and Behavior

1 - strongly disagree, 5 - strongly agree



### HOPE Assessments: Adult Financial Health

In addition to positive financial impacts, HOPE measures program success through the HOPE financial wellness assessment for adults. Driven by our Theory of Change and refined Financial Wellness Coaching Model (updated in 2022), HOPE clients continue to report improved financial health, including: **increased financial confidence, decreased financial worry, increased financial budgeting and planning, and increased emergency savings.**

<sup>1</sup>Kaiser, T., Lusardi, A., Menkhoff, L., & Urban, C. (2022). Financial Education affects financial knowledge and downstream behaviors. Journal of Financial Economics, 145(2), 255–272. <https://doi.org/10.1016/j.jfineco.2021.09.022>



# HOPE Activities

## Q1, 2025 Summary

With 288 active HOPE Inside locations (servicing individuals from all 50 states & Puerto Rico) currently open across the country, HOPE served over 29,000 individuals in Quarter 1, 2025. These clients engaged in over 99,000 financial empowerment activities including group education and one-on-one financial coaching, an average of 3.4 activities per client. 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.

### HOPE Client Profile

The typical HOPE client served this quarter was a Black, non-Hispanic female, with an average household income of \$43,939.

At entry, the client had an average FICO score of 605, median revolving debt of \$1,359 and an average savings of \$400.



Avg. Income  
**\$43,939**



% Low-to-Mod. Income  
**62%**

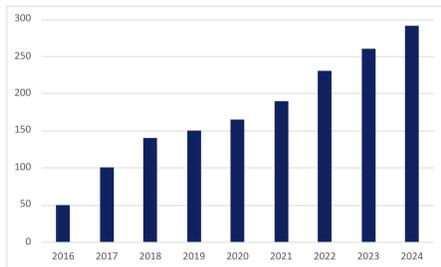


Female / Male  
**63% / 37%**



Black / White / Other  
**59% / 25% / 16%**

### HOPE Inside Locations



### HOPE Production

	Q1, 2025	PTD
Clients Served	29,826	1,896,961
Financial Empowerment Activities	99,006	5,883,486
HOPE Inside Adult	96,137	3,254,425
HOPE Inside Disaster	1,929	1,535,360
HOPE Inside Youth	940	1,093,701

## HOPE Program Highlights



### Homeownership

#### Program Spotlight: Closing Cost Assistance Program (CCAP)

In partnership with Fulton Bank, HOPE assisted 30 clients in getting approved for closing cost assistance grants totaling \$42,000, and helped clients secure more than \$8.5M in mortgage lending during Q1, 2025. To date, this partnership has assisted in allocating more than \$10.5 M in down-payment grants to help clients obtain close to 7,000 funded mortgage loans totaling more than \$1.2B.

**\$8.59M**

Mortgage Loans Funded in 2025 through the HOPE-Fulton Bank CCAP Partnership

**\$1.2B**

Mortgage Loans Funded to-date through the HOPE-Fulton Bank CCAP Partnership



### Small Business Development

#### Program Spotlight: 1 Million Black Businesses (1MBB)

Since program inception (10.20.20 - 3.31.25), HOPE's 1 Million Black Businesses Initiative (1MBB) engaged over 464,000 individuals with over 524,000 small business development services through HOPE-1MBB Small Business programs and in conjunction with HOPE's outstanding 1MBB partner, Shopify. Additionally, HOPE has secured 77 Coalition of the Willing partners to further support 1MBB small businesses.

**464,612**

Black Businesses Engaged in 1MBB services to-date, in partnership with Shopify

**524,479**

HOPE 1MBB Services to Black Businesses to-date, in partnership with Shopify

**130,000+**

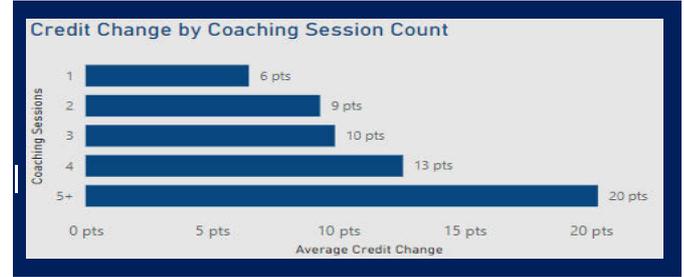
HOPE Coalition of the Willing partner organization businesses pledged to 1MBB to date



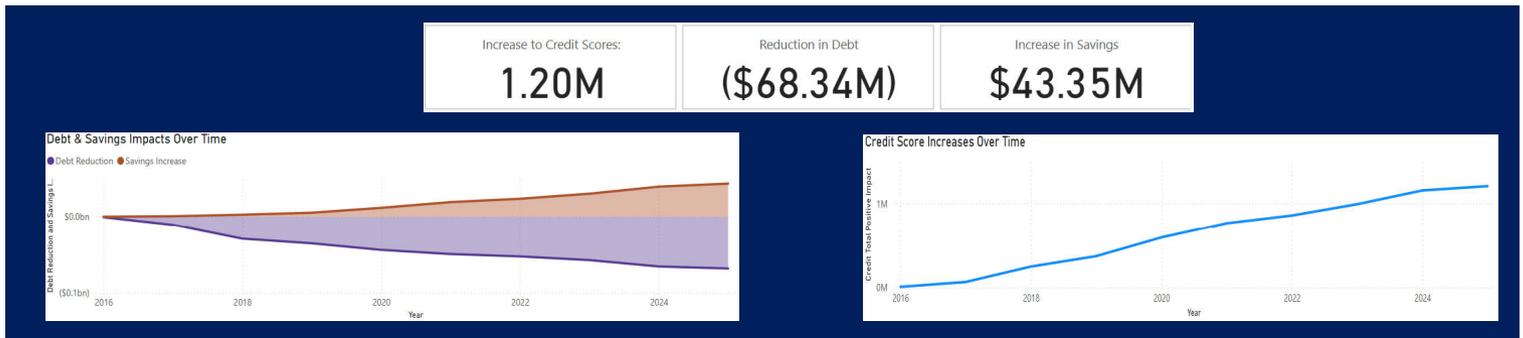
# HOPE Analytics

Operation HOPE's mission to meet individuals where they are in their financial journey continues to drive measurable outcomes in credit visibility and economic mobility. As of Q1 2025, HOPE supported 1,986 clients in establishing a credit score for the first time, with an average initial score of 636. This milestone marks a critical gateway to broader financial access and long-term economic opportunity.

Data indicate a strong correlation between continued engagement with HOPE financial coaches and improved credit outcomes. For each additional coaching session attended, clients experience an average credit score increase of 4 points. These gains reflect the effectiveness of HOPE's financial education curriculum, the consistency of its coaching delivery model, and the sustained impact of personalized financial guidance.



Over the last decade, Operation HOPE financial coaching has resulted in the increase of over 1.2 million points to our clients' credit scores. In addition, through assisting clients in reducing their debt, while simultaneously increasing their savings, we have facilitated a net increase of over \$111 million dollars to our clients finances



# Client Satisfaction

Launching in April of 2023, the Operation HOPE Client Satisfaction Initiative and Survey serves as a medium to determine client satisfaction with Operation HOPE programming and coaches, uncover trends and issues for improvement, and provide additional success metrics for partner relationships. Clients are asked to complete a satisfaction survey, based on a Likert scale, after completing interactions with coaches. Through Q1 2025, Operation HOPE clients have provided over 27,200 individual responses from coaching sessions and group education.

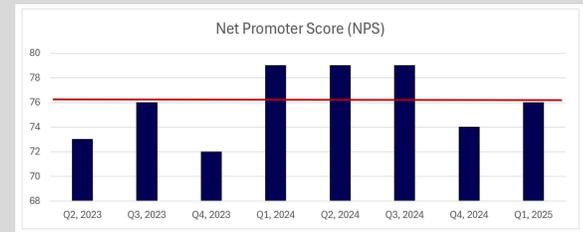


## Overall Satisfaction Scores

<i>Positive (4-5)</i>	94.46%
<i>Neutral (3)</i>	4.5%
<i>Negative (1-2)</i>	1.04%



## Net Promoter Score



Net Promoter Score (NPS) is a metric used in customer experience programs to measure the loyalty of customers to an organization and their satisfaction with their service. Created by Bain and Company in 2003 and regarded as the professional standard metric for customer experience, NPS is measured on a scale of -100 to +100 with higher scores being more desirable. Since launch, Operation HOPE has maintained an average<sup>6</sup> NPS of over 76 (2025), an outstanding testament to the experience provided to our clients.



## A Story of HOPE

“We just wanted to take a moment to thank you for all the help you’ve given our family.

We’re a family of six, and living paycheck to paycheck was a tough spot for us. It felt like there was always some emergency popping up, whether it was new brakes for the car or something else that needed fixing. Those surprise expenses really strained our budget, and we often found ourselves stressed over what bills to pay and how to put food on the table.

Things started to turn around when our realtor connected us with you at Operation HOPE. Fast forward 12 months, and we’ve gone from barely getting by to being debt-free and improving our credit. We now have a savings account that grew from nothing to \$1,600, bills taken care of, a little cushion, and even an emergency fund—things we never thought we’d achieve.

Our credit history was another concern, and you showed us that rebuilding it takes hard work and sticking to a plan. With your guidance, my score jumped from 503 to 610, and Vanessa’s went from 580 to 629. We’re feeling inspired and hopeful about our financial future now.

Thanks again for everything!”

**Mike Lainez — Financial Wellbeing Coach, Credit & Money Management  
HOPE Inside Synovus Bank — Columbus, GA**