

# HOPE Impact Report

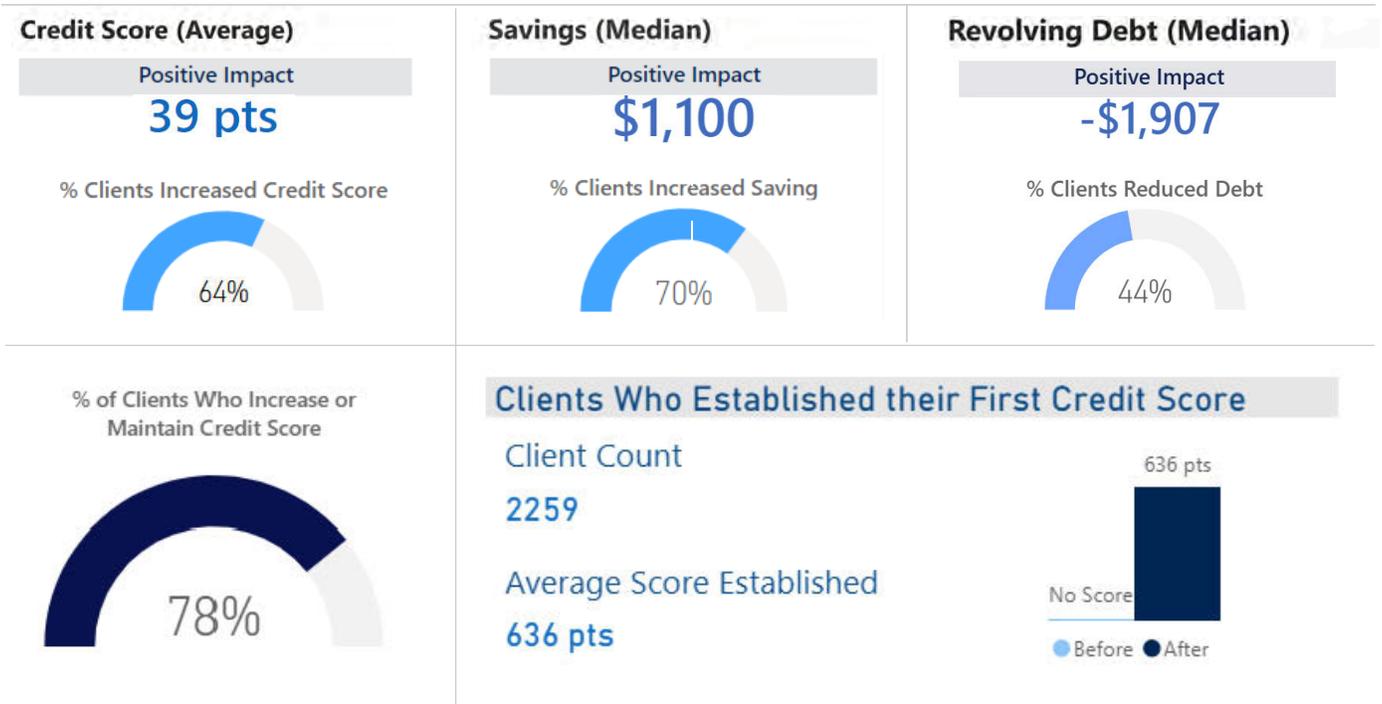
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Q2 - 2025

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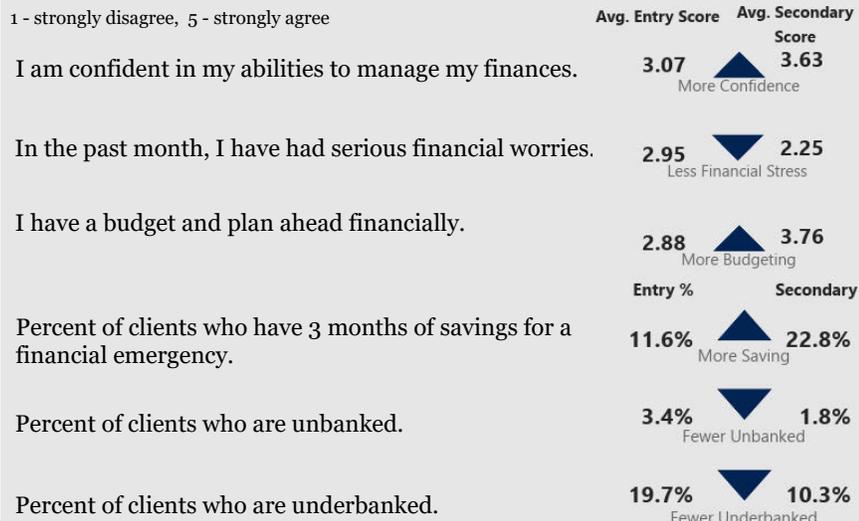
## Improved Financial Outcomes

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.** Among a large sample, 48,614 clients, of whom both at entry and secondary financial data were obtained, the average FICO Score change was +16 points, with **78% of client either improving or maintaining the credit score.** 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

## Q2, 2025 Summary

With 291 active HOPE Inside locations (servicing individuals from all 50 states & Puerto Rico) currently open across the country, HOPE served over 27,000 individuals in Quarter 2, 2025. These clients engaged in over 100,000 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 \$45,633.

At entry, the client had an average FICO score of 606, median revolving debt of \$1,359 and an average savings of \$363.



Avg. Income  
**\$45,633**



% Low-to-Mod. Income  
**56%**

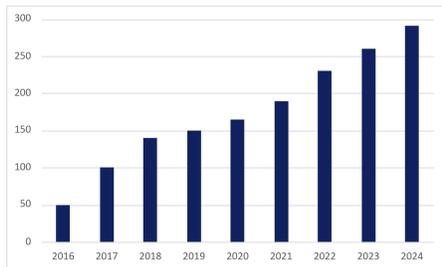


Female / Male  
**63% / 37%**



Black / White / Other  
**59% / 26% / 15%**

### HOPE Inside Locations



### HOPE Production

	Q2, 2025	YTD	PTD
Clients Served	29,097	51,220	1,926,058
Financial Empowerment Activities	100,242	201,610	5,983,728
HOPE Inside Adult	94,738	193,237	3,349,163
HOPE Inside Disaster	3,336	5,265	1,538,696
HOPE Inside Youth	2,168	3,108	1,095,869

## HOPE Program Highlights



### Homeownership

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

In partnership with Fulton Bank, HOPE assisted 54 clients in getting approved for closing cost assistance grants totaling \$76,000, and helped clients secure more than \$15M in mortgage lending during Q2, 2025. To date, this partnership has assisted in allocating more than \$10.6 M in down-payment grants to help clients obtain close to 7,000 funded mortgage loans totaling more than \$1.22B.

**\$24.5M**

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

**\$1.22B**

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 - 6.30.25), HOPE's 1 Million Black Businesses Initiative (1MBB) engaged over 466,000 individuals with over 528,000 small business development services through HOPE-1MBB Small Business programs and in conjunction with HOPE's outstanding 1MBB partner, Shopify. Additionally, HOPE has secured 85 Coalition of the Willing partners to further support 1MBB small businesses.

**466,743**

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

**528,378**

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 Volunteerism

Volunteers are the driving force behind Operation HOPE's mission to expand economic opportunity and financial dignity. By generously giving their time and expertise, they empower individuals and communities through financial literacy, small business coaching, credit and money management education, and disaster preparedness. Their support not only amplifies the organization's reach but also fosters long-term, transformative change in the lives of those served—turning knowledge into action and hope into measurable impact.

1,541

Active Volunteers

7

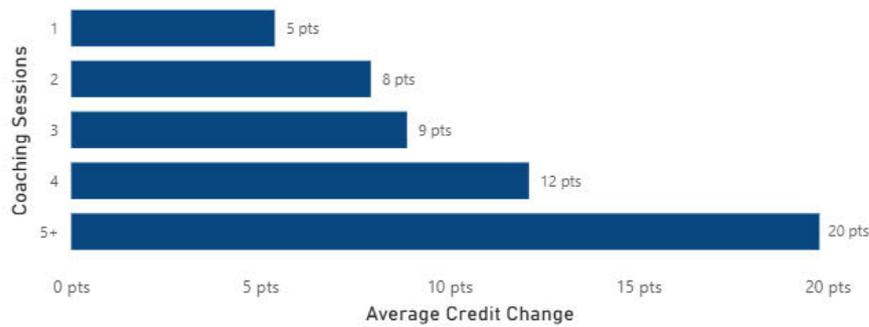
Unique Programs Supported

In Quarter 2 of 2025, Operation HOPE continued critical disaster response and recovery support across several major crises, with the help of volunteers from **18** of our partner organizations. These collaborative efforts focused on communities impacted by a series of extreme weather events, including the devastating floods in the Midwest, wildfires across Southern California, and multiple hurricanes that struck the Gulf Coast and Southeastern U.S. Through these coordinated responses, Operation HOPE delivered financial recovery services, emergency budgeting support, and credit counseling to thousands of affected families and small businesses.



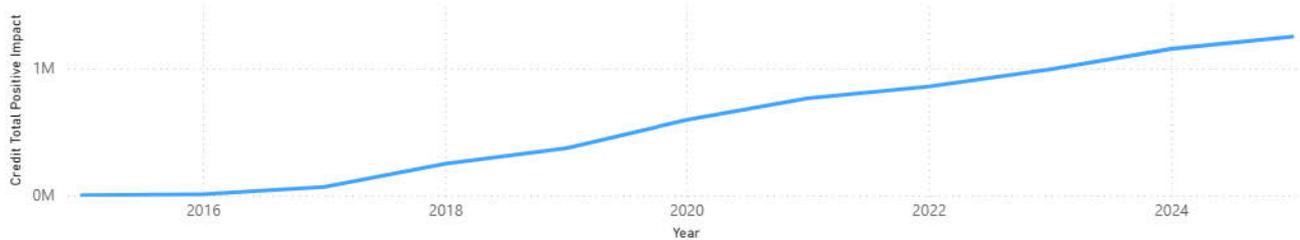
Data indicate a strong correlation between continued engagement with HOPE financial coaches and improved credit outcomes. For each additional coaching session attended, clients experience an average credit score increase of 4 points. These gains reflect the effectiveness of HOPE's financial education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

### Credit Change by Coaching Session Count

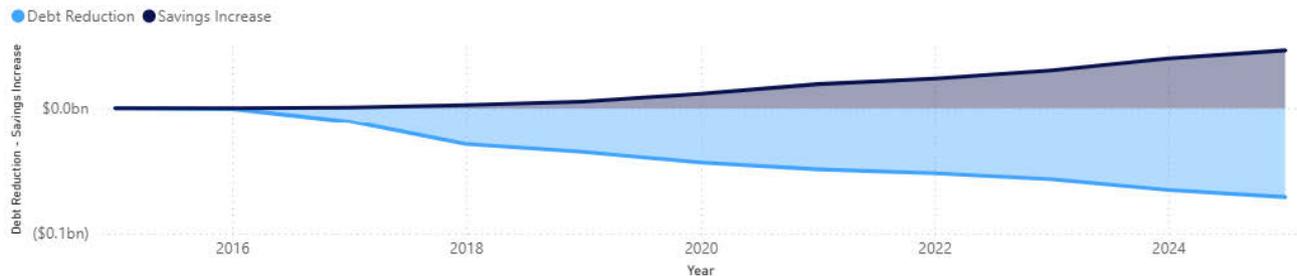


Over the last decade, Operation HOPE financial coaching has resulted in the increase of over 1.25 million points to our clients' credit scores. In addition, through assisting clients in reducing their debt, while simultaneously increasing their savings, we have facilitated a net increase of over \$117 million dollars to our clients finances

### Credit Score Increases Over Time



### Debt & Savings Impacts Over Time



# 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 Q2 2025, Operation HOPE clients have provided over 39,585 individual responses from coaching sessions and group education.

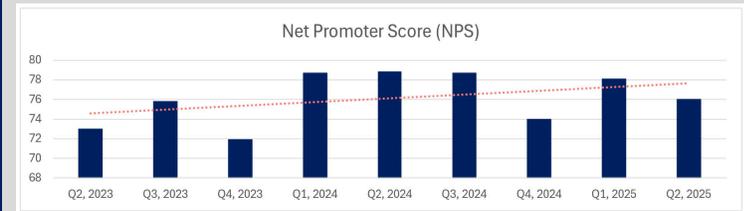


## Overall Satisfaction Scores

<i>Positive (4-5)</i>	93.5%
<i>Neutral (3)</i>	4.5%
<i>Negative (1-2)</i>	2.0%



## 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

“Hi my name is Berta, and I was referred to Operation HOPE by Habitat for Humanity in October 2024 with the dream of purchasing my first home. At the time, I wasn’t financially or credit ready. I was paired with Credit & Money Management Coach Syreeta Lewis, where everything started to change.

When I began the program, my credit score was 565, and I had about \$350 in revolving debt. One of my biggest challenges was staying current with my car payments, especially after I began missing work to care for my disabled young daughter. As a result, I fell behind financially and emotionally. By January 2025, my score had dropped to 542, and I was completely discouraged.

Through it all, Syreeta remained a consistent and encouraging presence. She was adamant about helping me establish a realistic and flexible budget that we adjusted based on my circumstances. Despite my setbacks, she never gave up on me. With her support, I was able to:

- Open a high-yield savings account and save \$1,000
- Catch up on loan payments and begin settling past collection and charge-off accounts
- Reduce my revolving debt to \$110 and boost my credit score by 40 points
- Take my family on a well-deserved vacation

Syreeta also connected me to the NACA Program for first-time homebuyers, keeping my homeownership dream alive. I now feel more confident, in control, and hopeful about my financial future. I’m overcoming my past mistakes and walking proudly toward the future I want for myself and my family.”

**Syreeta Lewis — Financial Wellbeing Coach, Credit & Money Management  
HOPE Inside Santander Bank — Trenton, NJ**