

# HOPE Impact Report

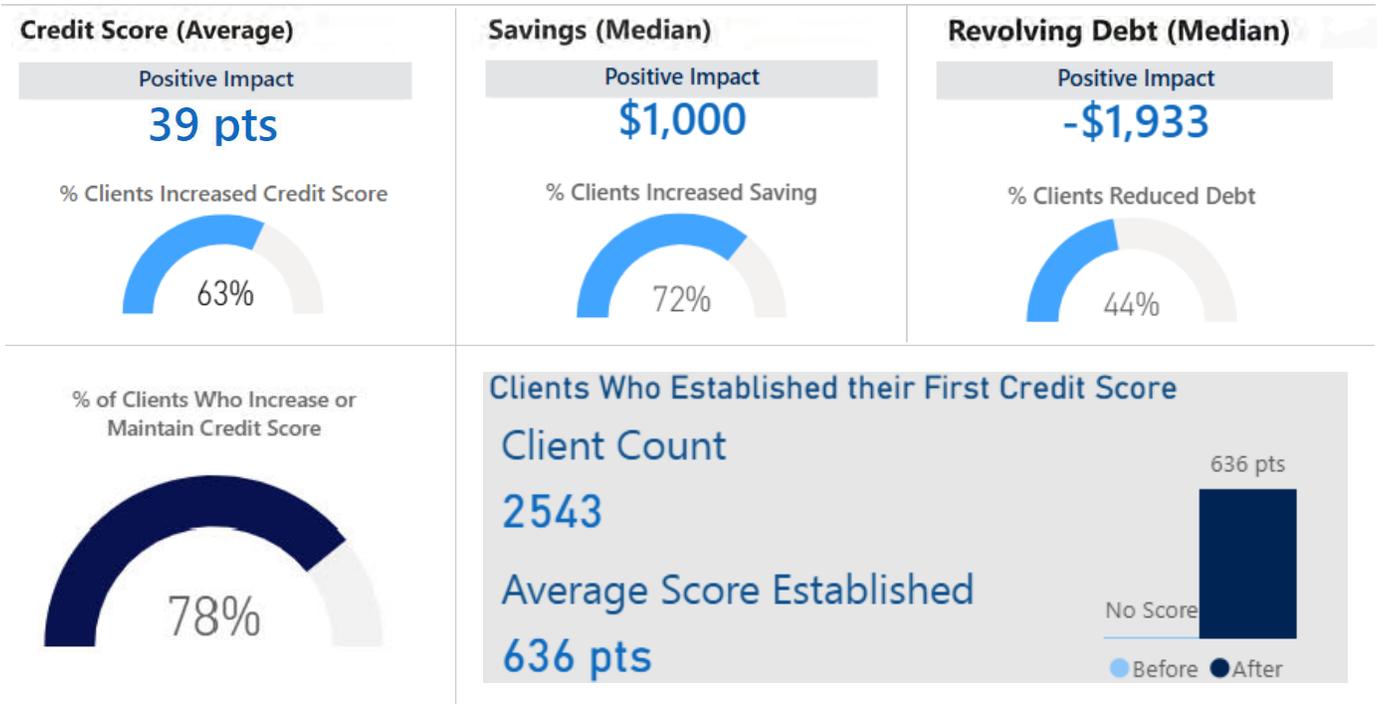
---

Q3 - 2025

---

## Improved Financial Outcomes

Among HOPE clients, 63% 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, 49,789 clients, of whom both at entry and secondary financial data were obtained, the average FICO Score change was +15 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

I am confident in my abilities to manage my finances.



In the past month, I have had serious financial worries.



I have a budget and plan ahead financially.



Percent of clients who have 3 months of savings for a financial emergency.



Percent of clients who are unbanked.



Percent of clients who are underbanked.



### 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

## Q3, 2025 Summary

With 325 active HOPE Inside locations (servicing individuals from all 50 states & Puerto Rico) currently open across the country, HOPE served over 24,000 individuals in Quarter 3, 2025. These clients engaged in over 87,000 financial empowerment activities including group education and one-on-one financial coaching, an average of 3.5 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 \$46,937.

At entry, the client had an average FICO score of 606, median revolving debt of \$1,359 and an average savings of \$350.



Avg. Income  
**\$46,937**



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

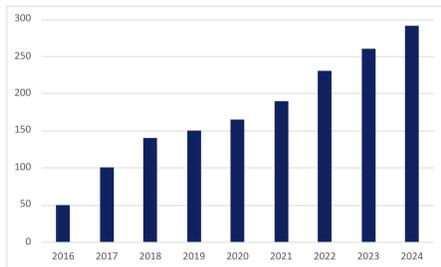


Female / Male  
**61% / 39%**



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

### HOPE Inside Locations



### HOPE Production

	Q3, 2025	YTD	PTD
Clients Served	24,594	62,334	1,948,621
Financial Empowerment Activities	87,105	288,210	6,070,833
HOPE Inside Adult	83,159	275,176	3,432,322
HOPE Inside Disaster	3,528	9,508	1,542,224
HOPE Inside Youth	418	3,526	1,096,287

## HOPE Program Highlights



### Homeownership

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

In partnership with Fulton Bank, HOPE assisted 39 clients in getting approved for closing cost assistance grants totaling \$72,000, and helped clients secure more than \$7M in mortgage lending during Q3, 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.

**\$49.5M**

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 - 9.30.25), HOPE's 1 Million Black Businesses Initiative (1MBB) engaged over 467,000 individuals with over 531,000 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.

**467,982**

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

**531,991**

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.

**1,937**

Active Volunteers

**7**

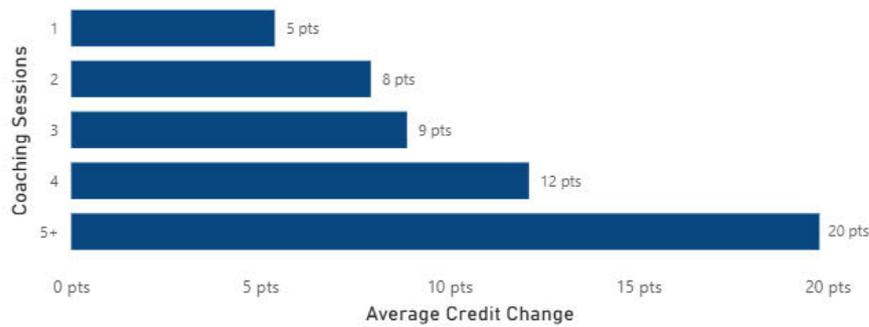
Unique Programs Supported

In Quarter 3 of 2025, Operation HOPE continued critical disaster response and recovery support across several major crises, with the help of volunteers from **23** 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.



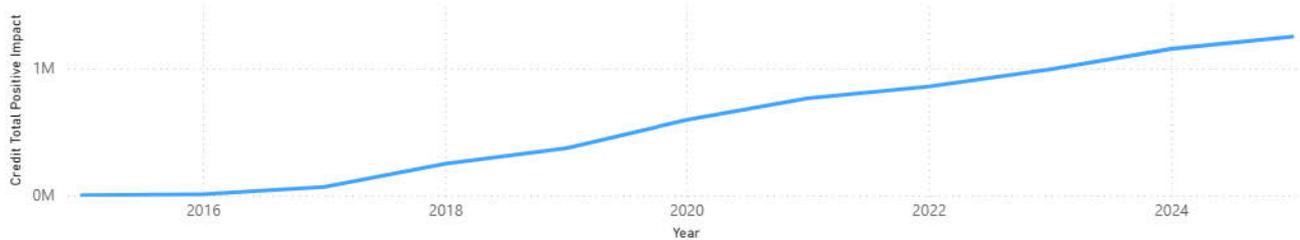
Data indicate a strong correlation between continued engagement with HOPE financial coaches and improved credit outcomes. For each additional coaching session attended, clients experience an average credit score increase of 4 points. These gains reflect the effectiveness of HOPE's financial education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

### Credit Change by Coaching Session Count

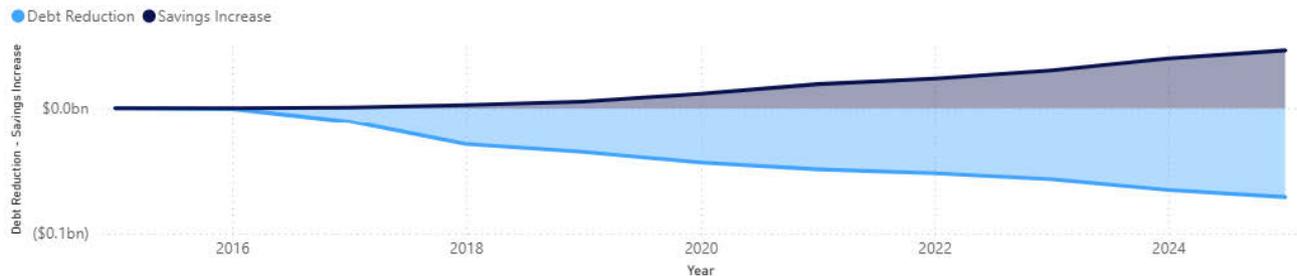


Over the last decade, Operation HOPE financial coaching has resulted in the increase of over 1.25 million points to our clients' credit scores. In addition, through assisting clients in reducing their debt, while simultaneously increasing their savings, we have facilitated a net increase of over \$117 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 Q3 2025, Operation HOPE clients have provided over **40,619** individual responses from coaching sessions and group education.

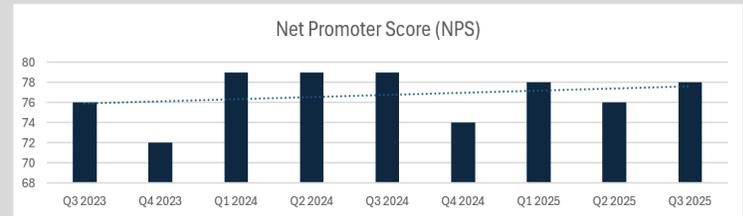


## Overall Satisfaction Scores

<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

“Christopher was ready to buy his first home: he had a credit score of 772, more than \$6,000.00 in savings, a preapproval for \$94,000 and an interest rate of 6.125%. He was excited that his mortgage of \$777 a month would only be \$77 more than what he was paying for rent! However, Christopher was unclear about what steps to take during the home-buying process and knew he needed guidance— that’s when he joined Operation HOPE’s homeownership program.

This is what he shared about his experience:

“At 65 years old, I finally decided it was time to become a homeowner. Some people asked why I would wait this long, but I knew this was something I wanted to accomplish. With a strong credit score and good savings, I was eligible, but I didn’t know where to begin.

Working with Ms. Woods changed everything. She explained the terms, the timelines, the do’s and don’t’s, and guided me through the homebuyer education course. She gave me the confidence to believe I could truly do this.

Today, I’m living my dream of owning a home just one block from where my grandparents once lived. Ms. Woods was very helpful. I have no complaints whatsoever, and anyone not working with her does not know what they are missing. I highly recommend her.”

**Judy Woods — Financial Wellbeing Coach, Homeownership  
HOPE Inside City of Birmingham — Birmingham, AL**