HOPE Impact Report

Q1 -2026

Improved Financial Outcomes

Among HOPE clients, 62% 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 clients, of whom both at entry and secondary financial data were obtained, the average FICO Score change was +15 points. These improvements are 2x the rate of other financial empowerment firms (see Journal of Financial Economics, Kaiser et al, 2022)[1].

Improved Financial Health and Behavior

1 - strongly disagree, 5 - strongly agree	Avg. Entry Score		Avg. Secondary Score
I am confident in my abilities to manage my finances.	3.07	More Confidence	3.63
In the past month, I have had serious financial worries.	2.95	Less Financial Stress	2.25
I have a budget and plan ahead financially.	2.88	More Budgeting	3.76
	Entry %		**Secondary**
Percent of clients who have 3 months of savings for a financial emergency.	11.6%	More Saving	22.8%
Percent of clients who are unbanked.	3.4%	Fewer Unbanked	1.8%
Percent of clients who are underbanked.	19.7%	Fewer Underbanked	10.3%

**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.**

[1]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, 2026 Summary

With 320 active HOPE Inside locations (servicing individuals from all 50 states & Puerto Rico) currently open across the country, HOPE served almost 27,000 individuals in Quarter 1, 2026. These clients engaged in over 98,000 financial empowerment activities including group education and one-on-one financial coaching, an average of 3.7 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 $47,321

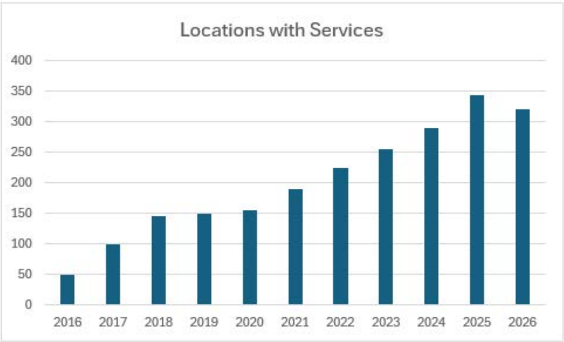
At entry, the client had an average FICO score of 635, median revolving debt of $8,339 and an average savings of $3,037

Avg. Income
$43,939

% Low-to-Mod. Income
63%

Female / Male
60% / 40%

Black / White / Other
59%/24%/ /17%



HOPE Production

	Q1, 2026	PTD
Clients Served	26,876	1,912,447
Financial Empowerment Activities	98.454	6,238,015
HOPE Inside Adult	96,071	3,595,460
HOPE Inside Disaster	2,288	1,546,091
HOPE Inside Youth	95	1,096,463

HOPE Program Highlights

Homeownership

Operation HOPE's Homeownership program guides clients through the home buying experience. To date, HOPE has helped clients secure over $1.26 billion worth of mortgages.

$19.6M
Mortgage Loans Funded in 2026

$1.26B
Mortgage Loans Funded to-date

Program Spotlight: Closing Cost Assistance Program (CCAP)

Through the Closing Cost Assistance Program in partnership with Fulton Bank, we have assisted in allocating more than $10.7 million in down-payment grants to help clients obtain close to 7,000 funded mortgage loans.

Closing Cost Assistance Program (CCAP)	
	Q1
No. of Clients	18
Closing Cost Assistance Grant ($)	31,500
Mortgage Lending Secured ($)	4,367,560

Small Business Development

Program Spotlight: 1 Million Black Businesses (1MBB)

Since program inception (10.20.20 - 3.31.26), HOPE's 1 Million Black Businesses Initiative (1MBB) engaged over 464,000 individuals with over 101,000 small business development services through HOPE-1MBB Small Business programs and in conjunction with HOPE's outstanding 1MBB partner, Shopify. Additionally, HOPE has secured 108 Coalition of the Willing partners to further support 1MBB small businesses.

470,321
Black Businesses Engaged in 1MBB services to-date, in partnership with Shopify

101,418
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.

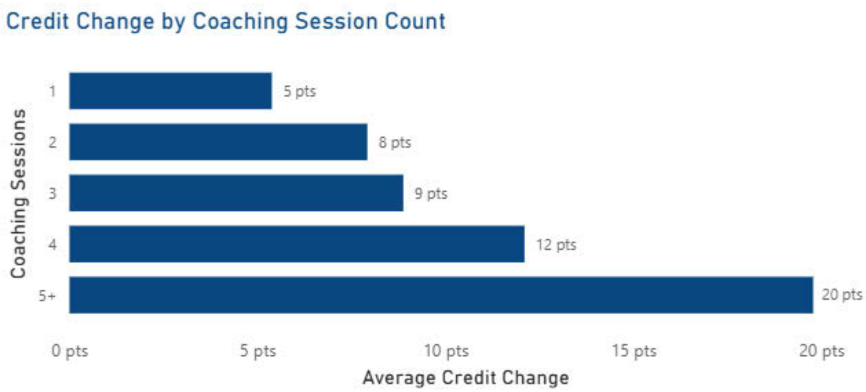
65
Volunteer Enrollments in Q1 '26

7
Volunteer Programs

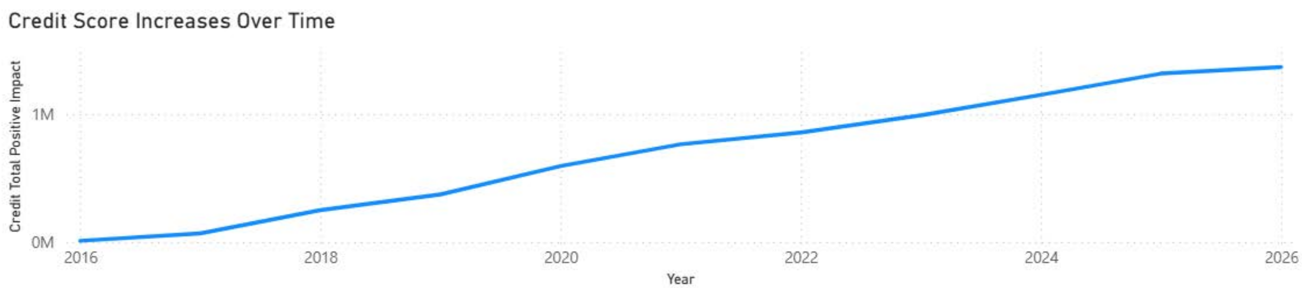
Operation HOPE continued critical disaster, small business, and youth volunteering efforts across several major markets with the help of 65 Volunteers. These collaborative efforts focused on communities impacted by a series of extreme weather events, including the devastating floods in the Midwest, wildfires 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.

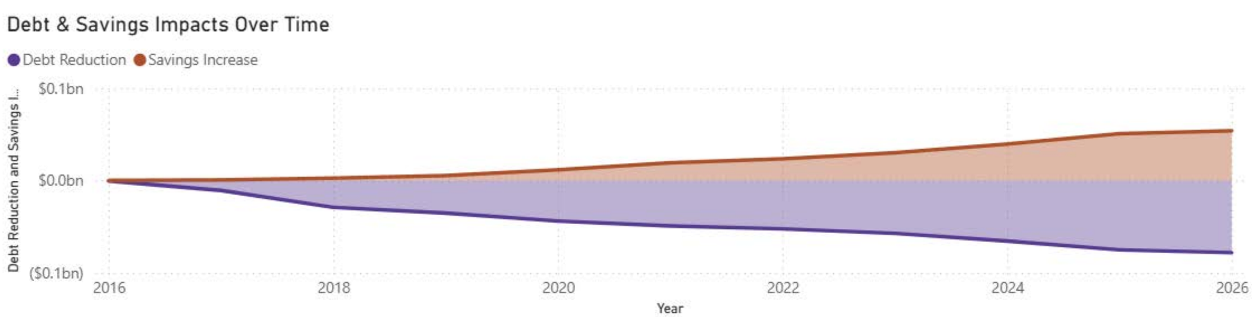
HOPE Analytics

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 1.32 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 $150 million dollars to our clients finances





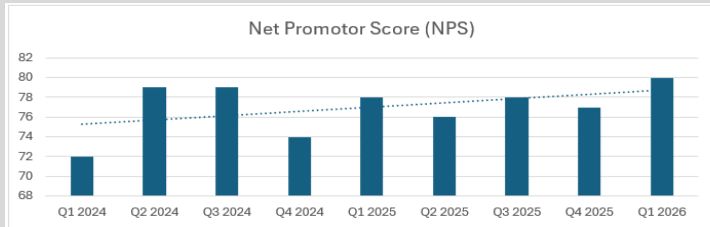
Client Satisfaction

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 2026, Operation HOPE clients have provided over 54,730 individual responses from coaching sessions and group education.

Overall Satisfaction Scores

Positive (4-5)	94.46%
Neutral (3)	4.5%
Negative (1-2)	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 NPS of over 76 (2025), an outstanding testament to the experience provided to our clients.

A Story of HOPE

When DeJanelle began her financial wellbeing journey in June 2025, she was uncertain about where to begin but was fully committed to the process.

Together, we focused on building a structured budgeting and savings plan that aligned with her goals and created a sense of control over her finances. That commitment quickly began to pay off and, in just months, DeJanelle achieved remarkable progress:

- Her credit score increased from 710 to 747, a gain of 37 points
- Her savings grew from $100 to $10,000, an increase of $9,900
- Her debt decreased from $38,158 to $31,874, a reduction of $6,284

Having moved into her first apartment—a huge milestone representing financial stability and personal independence—she is now looking toward future goals.

DeJanelle shared, "Working with John through Operation HOPE has been a joyous experience. When I first met John, I had a hefty amount of stress towards my finances and was clueless on where to begin. After our first meeting, John was able to ease my stress and set me up with a budget plan and an array of options to begin my path towards financial independence.

Fast forward, I now have a consistent budget plan, an increased credit score, increased savings and have achieved my goal of getting my own apartment. Without Operation HOPE, I'm not sure I would be where I am today financially. I am now able to think about future opportunities such as refinancing my car loan and completely paying off my student loans."

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