OPERATION HOPE

Q3

# National Impact Report

Making free enterprise work for everyone.







**Third Quarter 2026** · July – September

operationhope.org

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# Executive Summary

In Q3 2026, Operation HOPE served 31,606 clients and delivered 97,145 services through its core programs and initiatives.

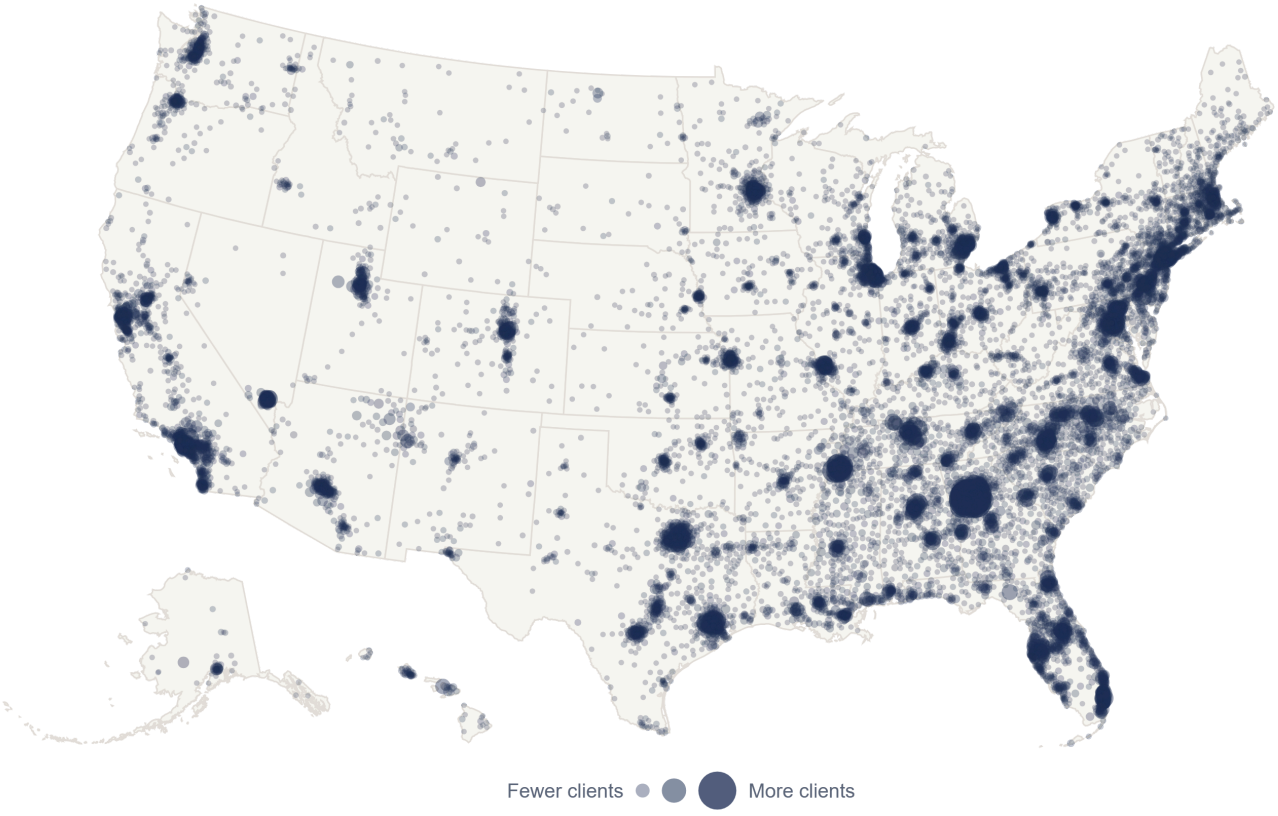
**31,606**
TOTAL CLIENTS SERVED

**97,145**
TOTAL SERVICES DELIVERED

### Q3 2026 CLIENTS & SERVICES BY SOURCE

| SOURCE | CLIENTS SERVED | SERVICES DELIVERED |
|---|---|---|
| **HOPE Programs** | 27,724 | 93,263 |
| **HOPE Initiatives** | 3,882 | 3,882 |
| **Total** | **31,606** | **97,145** |

### WHERE OUR CLIENTS ARE



01

# Mission Delivery



Operation HOPE empowers individuals and communities through financial coaching, homeownership assistance, small business development, and financial disaster resilience services. In Q3 2026, the organization continued to expand its reach across 315 active HOPE Inside locations nationwide, reaching 7.7 million people across social media and online, and delivering over 90,000 financial empowerment activities to clients seeking to improve their economic standing.

## 1.1 Q3 2026 at a Glance

**27,724**
CLIENTS SERVED

**93,263**
FINANCIAL EMPOWERMENT ACTIVITIES

**315**
HOPE INSIDE LOCATIONS

**1,040**
SPOKE LOCATIONS

**3.7**
AVG. ACTIVITIES PER CLIENT

**HOPE SERVICE SUMMARY**

| METRIC | Q3 2026 | YEAR-TO-DATE |
|---|---|---|
| Clients Served | 27,724 | 65,138 |
| Total Activities | 93,263 | 293,124 |
| Credit & Money Management | 72,721 | 228,181 |
| Homeownership & Foreclosure | 5,326 | 17,099 |
| Small Business Development | 12,701 | 39,154 |
| Disaster Response, Recovery & Preparation | 2,807 | 8,645 |

On average, each client engaged in 3.7 activities during the quarter, reflecting sustained and deepening relationships between HOPE coaches and the communities they serve.

## 1.2 Credit & Money Management

HOPE's flagship Credit & Money Management program continued to deliver measurable results for clients in Q3 2026. Across the client base, 62% of participants improved their FICO score, with an average increase of 39 points. On the savings side, 72% of clients increased their savings by a median of $1,000, while 44% reduced their revolving debt by a median of $1,963.

**62%**
improved FICO score **+39 pts avg**

**72%**
increased savings **$1,000 median**

**44%**
reduced revolving debt **$1,963 median**

### MOST COMMON COACHING GOALS ACHIEVED

| COACHING GOAL | DISTRIBUTION | CLIENTS |
|---|---|---|
| Build Savings | | **1,971** |
| Improve Credit Score | | **1,210** |
| Establish Credit | | **298** |
| Financial Wellbeing | | **220** |
| Emergency Savings Program | | **202** |
| Reduce Expenses | | **194** |

## 1.2A IMPROVED FINANCIAL HEALTH & BEHAVIOR

HOPE measures client progress in this area through self-reported assessments administered at intake and at subsequent coaching sessions. The results below reflect meaningful shifts in financial confidence, stress, and planning behavior among clients with paired entry and secondary assessments.

| ASSESSMENT (1–5 SCALE) | ENTRY | SECONDARY | DIRECTION |
|---|---|---|---|
| Confidence managing finances | 3.07 | **3.63** | ▲ **More Confidence** |
| Serious financial worries | 2.95 | **2.25** | ▼ **Less Stress** |
| Budget and plan ahead | 2.88 | **3.76** | ▲ **More Budgeting** |

### BANKING & SAVINGS METRICS

| METRIC | ENTRY % | SECONDARY % | IMPACT |
|---|---|---|---|
| Clients with emergency savings | 30.6% | **35.4%** | ▲ **More Savings** |
| Unbanked/Underbanked | 22.3% | **19%** | ▼ **Fewer Unbanked/Underbanked** |

CLIENT STORY

## Yolanda

Credit & Money Management Client



When Yolanda turned 64, she made a promise to herself: the rest of her life would look different from the decades she'd spent just getting by as a single mother.

With the guidance of her Financial Wellbeing Coach, Nathaniel, she built a financial plan that balanced living for today with preparing for tomorrow. Over several months, her credit score climbed and she built an emergency fund. "Now I have money saved that helps me breathe easier," she said. "It's not about restriction—it's about freedom."

Today, Yolanda enjoys the stability she once only dreamed about. She bought a car in cash and even went on vacation with some of her grandkids. Perhaps most inspiring, she created a benevolence fund to assist single mothers in her community. "The Lord has blessed me, so I can bless others," she said. "It's the best feeling in the world."

### 1.2B PROGRAM SPOTLIGHT: EMERGENCY SAVINGS

PROGRAM SPOTLIGHT

#### HOPE in the Workplace - Emergency Savings Program

The HOPE in the Workplace - Emergency Savings Program focuses on helping clients build a financial safety net of at least three months of living expenses, empowering them to weather unexpected financial setbacks without resorting to high-interest debt. In Q3 2026, Operation HOPE served 1,702 clients enrolled in the Emergency Savings Program. 76% of those clients saw a positive impact to their savings. Among those who increased their savings, the median increase was $2,600.

| 76% | 1,702 | $2,600 |
|---|---|---|
| increased savings | clients served in ESP | median increase |

## 1.3 Homeownership & Foreclosure Prevention

Operation HOPE's Homeownership program guides clients through the entire home buying experience, providing financial coaching, credit building support, and closing cost assistance. In the current reporting period, HOPE-supported clients secured $16.7 million in funded mortgage loans, contributing to a cumulative program-to-date total of $1.28 billion in mortgage lending.

**$16.7M**
MORTGAGES FUNDED · Q3 2026

**$1.28B**
MORTGAGES FUNDED · PROGRAM-TO-DATE

CLIENT STORY

## Romae

Homeownership Client



Romae and her fiancé had one goal at the top of their list: to buy a home of their own. But as a young couple, they realized they had never actually sat down and looked at their finances together.

Their first real conversation about money happened in their first meeting with their Homeownership Coach, Kimberly. Even though they were nervous, sitting with Kimberly made the process feel safe, structured, and judgment-free—exactly what they needed to begin building a financial foundation together.

By the time they reached closing day on their new house, their finances were organized, their credit scores had improved, and they had a shared understanding of how to manage their household money. Buying their first home together was a milestone for their future. “We hosted our family for Thanksgiving with about 50 people, and I loved every minute of it,” Romae said.

### 1.3A PROGRAM SPOTLIGHT: CLOSING COST ASSISTANCE (CCAP)

PROGRAM SPOTLIGHT · FULTON BANK PARTNERSHIP

#### Closing Cost Assistance Program

Through the CCAP in partnership with Fulton Bank, HOPE has allocated more than $10.8 million in down-payment grants to help clients obtain nearly 7,000 funded mortgage loans to date. In Q3 2026, the program served 24 clients with $44,000 in closing cost assistance grants, generating $6.5 million in mortgage lending secured.

| CCAP — Q3 2026 METRICS | VALUE |
|---|---|
| Clients Served | **24** |
| Closing Cost Assistance Grants | **$44,000** |
| Mortgage Lending Secured | **$6,477,501** |

## 1.4 Small Business Development

HOPE empowers small businesses and entrepreneurs through small business coaching, resources, and strategic partnerships designed to help them launch, sustain, and grow their businesses. The Small Business Development Program serves as the foundation for the flagship One Million Black Businesses initiative.

CLIENT STORY

### Gregory

Small Business Development Client



With over 41 years of experience in the lawn care industry, Gregory has spent decades perfecting the art of landscaping. But as many entrepreneurs discover, being a master of your craft is only one half of the equation for a successful business. “I knew how to do landscaping,” he explained. “I had the experience, but I didn’t know or understand business.”

Gregory worked with Coach Angelic through the Small Business Development Program. Together, they began the work of transforming his business into a structured enterprise. “She taught me how to be more hands-on in business itself—the management side, the contract-seeking side, the bookkeeping side,” said Gregory.

Under Angelic’s guidance, Gregory focused on a key pillar of business health: credit. He shared, “we had attempted several loans…unsuccessfully. But after teaming up with Operation HOPE and getting our credit squared away, we were able to secure a loan for $25,000.”

## 1.5 Disaster Preparedness, Response & Recovery

Operation HOPE continued critical disaster efforts across several major markets in Q3 2026. These collaborative efforts focused on communities impacted by extreme weather events, including devastating floods in the Midwest, wildfires across Southern California, and multiple hurricanes that struck the Gulf Coast and Southeastern United States.

**2,807**
Disaster Response Activities

**2,249**
Disaster Clients

**41**
Emergency Financial First Aid Kits Distributed

**29**
Personal Disaster Preparedness Guides

Through these coordinated responses, Operation HOPE delivered financial recovery services, emergency budgeting support, and credit counseling to thousands of affected families and small businesses.

## 1.6 HOPE Inside Youth

HOPE's Youth programming builds financial capacity early, equipping young people with basic foundations while simultaneously supporting their parents for a full-family approach to financial wellbeing.

**SCHOOLS ENGAGED**
in 2026
**44**

**STUDENTS SERVED**
in 2026
**624**

**PARENTS SERVED**
program-to-date
**1,940**

**PARENT ACTIVITIES**
program-to-date
**10,853**

### 1.6A PROGRAM SPOTLIGHT: CHILD SAVINGS ACCOUNTS

**PROGRAM SPOTLIGHT**

**Child Savings Accounts**

This program was established in 2021 to provide savings accounts for qualifying kindergarteners enrolled in Title I Atlanta Public Schools. To date, 12,929 accounts have been opened amounting to $510,151 saved for Title 1 students.

**12,929**
CSA accounts opened, program-to-date

**$510,151**
CSA deposits, program-to-date

## 1.7 Young Adult

HOPE's Young Adult programming supports clients as they navigate first jobs, first apartments, and first credit accounts — building durable financial foundations at a pivotal life stage.

YOUNG ADULTS SERVED

program-to-date

**1,534**

YOUNG ADULT ACTIVITIES

program-to-date

**6,329**

### 1.7A PROGRAM SPOTLIGHT: NEXT GEN

PROGRAM SPOTLIGHT

**NEXT GEN**

NEXT GEN connects HBCU students and recent graduates with Divine Nine mentors for real guidance, support, professional exposure, and entrepreneurial growth. Starting in 2025, the NEXT GEN program has partnered with several HBCUs to serve the next generation of business owners.

**316**

students served

## 1.8 HOPE Corps

HOPE Corps is Operation HOPE's volunteer team. HOPE Corps connects volunteers with HOPE clients, working alongside our traditional delivery mechanisms to extend the reach of our services.

SERVICE REQUESTS

Q3 2026

**123**

ENROLLED VOLUNTEERS

Q3 2026

**82**

VOLUNTEER HOURS

Q3 2026

**232**

## 1.9 HOPE Analytics

Internal data continue to demonstrate a strong positive correlation between the number of coaching sessions a client completes and the magnitude of their credit score improvement. On average, each additional coaching session yields a credit score increase of approximately 4 points.

**CREDIT SCORE CHANGE BY NUMBER OF COACHING SESSIONS**

| COACHING SESSIONS | AVG. CHANGE | POINTS |
|---|---|---|
| 1 Session | | +5 |
| 2 Sessions | | +8 |
| 3 Sessions | | +9 |
| 4 Sessions | | +12 |
| 5 or More Sessions | | +20 |

Average FICO score improvement increases with each successive coaching engagement.

**1.32M+**

Total Credit Points Added

**$150M+**

Net Financial Impact to Clients

Over the last three decades, HOPE financial coaching has delivered these cumulative results through sustained debt reduction, increased savings, and credit score improvement across hundreds of thousands of clients.

## 1.10 Client Satisfaction & Success

Through Q3 2026, Operation HOPE clients have provided over 1,558 individual responses from coaching sessions and group education via the Client Satisfaction Initiative and Survey. The results underscore the consistently high quality of HOPE's service delivery.

| RATING CATEGORY | PERCENTAGE |
|---|---|
| Positive (4–5 out of 5) | 94.21% |
| Neutral (3 out of 5) | 3.87% |
| Negative (1–2 out of 5) | 1.91% |

**79**

Average Net Promoter Score across coaching and group education — placing HOPE in the "excellent" range by industry standards.

## 1.11 Client Demographics

HOPE serves a diverse client base, with a particular focus on low-to-moderate income individuals and communities. The following demographic profile reflects Q3 2026 client data.

| DEMOGRAPHIC CATEGORY | VALUE |
|---|---|
| Average Household Income | **$43,939** |
| Low-to-Moderate Income (% of total) | **63%** |
| Female | **60%** |
| Male | **40%** |
| Black / African American | **56%** |
| White | **26%** |
| Other Races / Ethnicities | **17%** |

02

# Initiatives



## 2.1 Financial Literacy for All (FL4A)

FL4A is driving a bold mission to deepen its impact and firmly integrate financial literacy into the fabric of American culture. Its growing membership, 50 members strong, continues to extend the initiative's reach nationwide, bringing critical knowledge to more communities resulting from the efforts of FL4A members. FL4A proudly welcomed its three newest members this year— The United Negro College Fund, Gildan Apparel and Georgia-Pacific—further strengthening its influence.

The second annual Green Socks Day Challenge® resulted in 4,063 Americans signing up for financial coaching from HOPE. The GSDC extended to 6 countries, 107 FL4A and GSDC supporters had photos on the NASDAQ Tower in Times Square, 12 airport stores participated, 976,000 social accounts reached, 335 organic posts were made, more than 1,000 financial literacy quizzes were completed, and 60 event ambassadors were mobilized.

## 2.2 HOPE AI™

HOPE AI™ is making meaningful progress in advancing AI literacy and workforce readiness through education, awareness, and strategic partnerships, like Dream Machine. Throughout the quarter, the initiative team focused on identifying and building a new coalition of AI supporters who will stand with Operation HOPE on taking AI literacy to every corner of the nation. Our mission is to help individuals understand and responsibly leverage emerging AI technologies to improve economic opportunity, entrepreneurship, and career advancement.

## 2.3 HOPE Goodwill Ambassadors

The HOPE Goodwill Ambassadors program aims to expand its network of supporters and community champions who advocate for Operation HOPE's Financial Literacy for All mission. During Q3, we have expanded our ambassadors list to 19 individuals, and we are looking forward to big announcements in Q4. Our ambassadors will help elevate awareness, strengthen stakeholder engagement, and create new opportunities for outreach in communities across the country. Their efforts will contribute to increased visibility for financial empowerment, entrepreneurship, and economic inclusion initiatives while helping build momentum for future growth.

## 2.4 HOPE Clubs

HOPE Clubs is a new initiative designed to be a community-centered platform for delivering financial literacy, AI literacy, and entrepreneurial education. Through partnerships with faith-based organizations, nonprofits, educational institutions, and community leaders, our newest initiative will expand Operation HOPE's footprint and engagement to over 15,000 locations by 2030. The Q3 quarter focused on building what HOPE Clubs will become, and how it will be sustainable in local ecosystems.

## 2.5 One Million Black Businesses (1MBB)

Since program inception in October 2020, HOPE's One Million Black Businesses initiative has engaged over 585,000 Black-owned businesses and delivered more than 660,000 small business development services in addition to the standard e-commerce platform offering. The initiative is powered by a coalition of more than 130,000 partner businesses committed to supporting Black entrepreneurship.

**BLACK BUSINESSES ENGAGED**

program-to-date

**584,919**

**SERVICES DELIVERED**

program-to-date

**664,163**

03

# Innovation



Operation HOPE is committed to leveraging technology and innovation to scale its impact and transform the client experience. The organization continues to invest in digital infrastructure, artificial intelligence, and modern tooling to enhance service delivery and partner reporting.

## 3.1 Digital Client Experience

Operation HOPE's digital platform continued to expand its reach in Q3 2026, with 37,380 returning clients engaging with the online portal, 15,800 new client sign-ups, and 9,291 online courses completed.

**37,380**
SITE VISITORS

**15,800**
CLIENTS SIGNED UP

**9,291**
ONLINE COURSES COMPLETED

**TOP 5 MOST POPULAR COURSES**

| COURSE | DISTRIBUTION | COMPLETIONS |
|---|---|---|
| Building Strong Credit | | 3061 |
| Becoming a Budgeter | | 1810 |
| Becoming a Saver | | 1323 |
| Avoiding Financial Trouble | | 453 |
| Banking 101 | | 376 |

## 3.2 Artificial Intelligence

Operation HOPE piloted AI-powered online support to connect clients with the right support faster. In Q3 2026, the tool logged 3,226 conversations, used those interactions to match 417 clients to coaches, and supported 2809 client requests — reducing the time between a client's first outreach and a scheduled coaching session.

**3,226**
CONVERSATIONS HAD

→

**417**
COACHES MATCHED

→

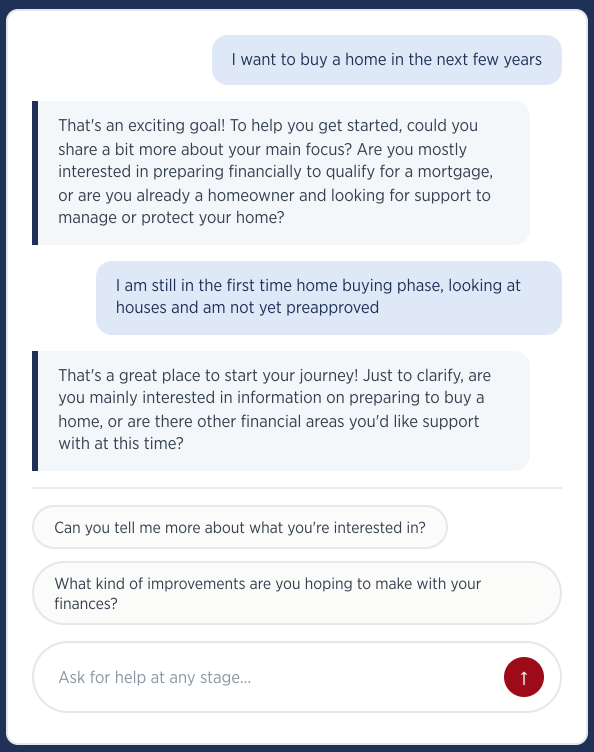
**2809**
REQUESTS SUPPORTED

## 3.3 Tools & Technology

Our major product release this quarter was Juanita, Operation HOPE's first AI coach. Juanita is available any time to answer questions and connect clients with the right HOPE resources, extending the reach of our financial coaches beyond scheduled sessions.



**Juanita, your HOPE AI guide, is here to help you find the right resources, answer your questions, and support your financial journey. She's here to help you get started.**




### AI-Powered Onboarding Support

By offering instant, personalized, context-aware support and smart simplification of complex tasks, Operation HOPE's integrated AI support has helped thousands of clients during its first live quarter. It has also decreased the task volume for HOPE staff, allowing for enhanced internal efficiencies. Incorporating AI continues to enhance usability by offering intuitive and synchronous support to clients with basic tech functions and simplifying the client pathway so that anyone, with any range of technical proficiency, can benefit from HOPE's financial wellness education.

04

# Corporate



Organizational health, workforce engagement, and financial stewardship are foundational to Operation HOPE's ability to deliver on its mission. This section provides an overview of internal health metrics and updates from our headquarters.

## 4.1 Awards & Recognition

**Atlanta Business Chronicle**'s 2026 ranking of **Atlanta's Largest Nonprofit Organizations** recognized Operation HOPE as the 17th largest in metro Atlanta. Operation HOPE was also recognized as a **2026 Top Workplace in Metro Atlanta** by **Axios** as well as two **2026 Top Workplace Culture Excellence Awards – Nonprofit Industry and Work-Life Flexibility**. The Top Workplaces list is based solely on employee feedback gathered through a third-party survey administered by employee engagement technology partner Energage LLC, which measured key elements of the employee experience, including whether employees feel Respected & Supported, Enabled to Grow, and Empowered to Execute, among other factors. This was in addition to already receiving its **12th consecutive four-star rating** from **Charity Navigator**.

CHARITY NAVIGATOR ★★★★ Four Star Charity

12TH CONSECUTIVE YEAR

**Charity Navigator Four-Star Rating**

## 4.2 Student Internships

In September, Operation HOPE welcomed its second year of interns from **Cristo Rey Atlanta Jesuit High School** as part of their nationally-recognized **Corporate Work Study Program**. Emely (9th grade), Rosse (10th), Ritchie (11th), and Rylee (12th) will receive experience in one of four different departments: HOPE Corps, HR/Culture, Admin, and MarCom. Throughout the 2026-27 school year, each student will work one full day per week to help fund their education and develop critical job skills.

CRISTO REY ATLANTA JESUIT HIGH SCHOOL

05

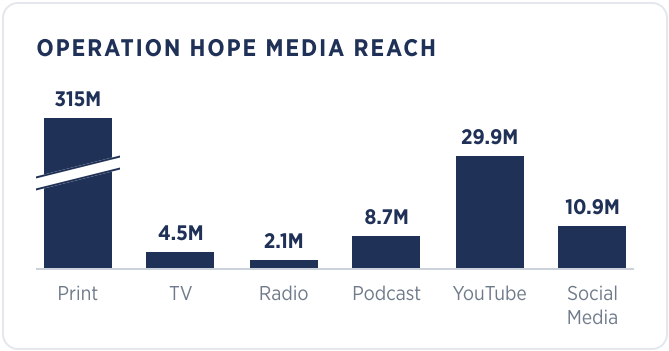
# Thought Leadership

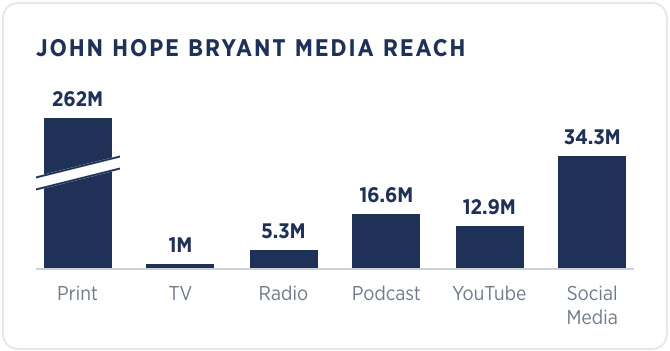


Operation HOPE positions itself as a thought leader in the industry through various media, including CEO, Founder and Chairman John Hope Bryant's Money and Wealth podcast, as well as its nationwide quarterly survey on economic sentiment.

## 5.1 Media Reach

In the third quarter, Operation HOPE had a total media reach of 371.2 million through print, TV, radio, podcasts, YouTube, and social media.  John Hope Bryant's total reach through these media channels was 332.1 million.




## 5.2 The HOPE Insider

Through Operation HOPE's nationwide survey, **The HOPE Insider**, over 1,500 clients shared their sentiments on current and future economic conditions as well as their personal financial situations for the third quarter of 2026. The results show that building wealth is still an uphill battle for a good portion of the U.S. population, but financial coaching provides an intervention that creates hope, opportunity, and the strategy to get there.

Here are five key themes. The full report, including a downloadable PDF, can be found on our website.

### FIVE KEY FINDINGS

1. Capitalism still works, but needs some changes
2. Less people are living paycheck to paycheck
3. Nearly half have used "Buy Now, Pay Later" in the past 3 months
4. Optimism is rising, but strong concern about the housing market remains
5. Large majority are hopeful for a better future

> *I am optimistic about the numerous opportunities that still exist as a person living in the U.S., of course with the right connections that can assist me with starting and securing my own business. This was the reason why I decided to join Operation HOPE.*

06

# Economic Impact



Over the last 34 years, Operation HOPE's work has generated more than $4.7 billion in economic impact for the individuals, families and communities it serves. The largest shares come from client outcomes, including lending, small businesses created, and savings and debt reduction, totaling $2.2 billion, and partner lending programs totaling $1.3 billion. Investment in HOPE, community investment, thought leadership and volunteer contributions account for the rest.

## 6.1 Operation HOPE's Financial Impact

**OPERATION HOPE ECONOMIC IMPACT 1992–2026**

| TYPE | TOTAL |
|---|---|
| HOPE Client Impact/Outcome Data | $2,213,981,801 |
| HOPE Partner Lending programs | $1,339,800,000 |
| HOPE Infrastructure Investment | $1,037,101,441 |
| HOPE Community Investment | $130,500,000 |
| HOPE Thought Leadership | $13,000,000 |
| HOPE Volunteer Investment | $7,306,000 |
| **Total** | **$4,741,689,243** |

Making free enterprise work for everyone.

For questions about this report, please contact Operation HOPE at operationhope.org