Lack of financial literacy is a major cause of generational poverty. Poor credit, out of control debt, and other impacts of bad financial decisions and life events, can leave hardworking individuals struggling to move forward and make sense of it all.

The **Credit and Money Management Program**, a core focus of HOPE Inside adult empowerment programming, is designed to transform disabling financial mindsets teaching people the language of money, how to navigate credit, and make better decisions with the money they have.

Through workshops and one-on-one counseling, our financial wellbeing coaches empower clients to take control of their finances, by creating a budget, reducing and paying off debt, and clearing errors from their credit reports. Seventy-two percent of clients see a FICO score increase of 35 points, on average, after 5.4 months. HOPE improves FICO scores 2-3 times the rate of industry peers.*

With the HOPE 700-Credit-Score-Communities initiative, the focus on raising client FICO scores to 700 and bringing financial uplift to communities, is at the foundation of the Credit and Money Management Program working to rehabilitate the credit, financial, and overall wellbeing profile of the HOPE client, and the future bank borrower, and by extension, the community as a whole. A community empowered with financial dignity asks better questions, demands better products and services, is more aspirational, and is better positioned. An empowered community is a community filled with economic opportunity.

5+ million 1.7+ million **Unique Clients Total Services Provided** Served 1+ million vouth empowered 11,568 with financial literacy New -Iomeowners ሪ of Clients Savings increase credit score by an **Median Positive** average of Client Savings +41 points increase of \$1,200 70% of clients increased savings by a median of 51 +\$1200 \$1.07B Mortgage Loans Funded to-date through individuals supported the HOPE-Fulton Bank with disaster preparedness CCAP Partnership and recovery services 260+ **HOPE Inside** Debt median locations positive client **New Businesses** debt reduction of Created -\$1865 4-star charity rating for fiscal management and commitment to transparency 615.978 and accountability **Disaster Clients Served** (7 consecutive years) 49.175 Coalition 320K+ 272,600 of the Willing 1MBB **Black Businesses Businesses** Services Pledged to 1MBB Engaged Provided

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*Accenture

HOPE Inside Program