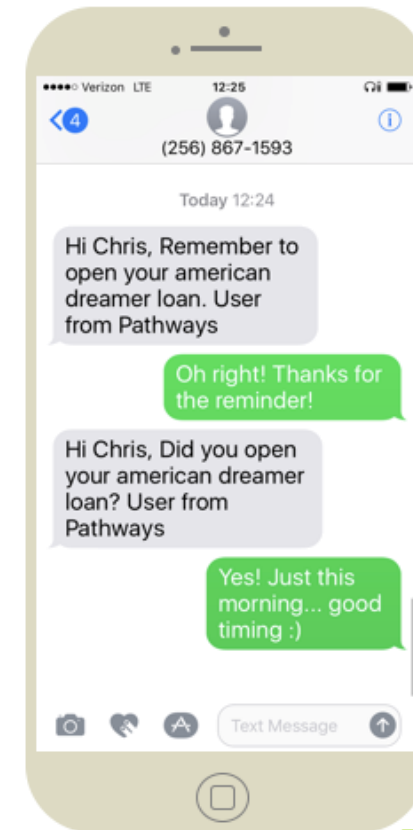


# Pathways to Financial Empowerment Credit Unions



# Pathways Platform Key Features

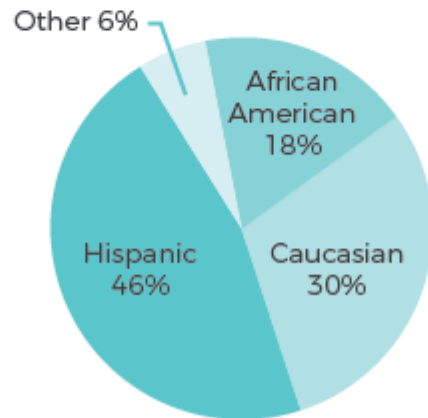
- Financial Counseling & Coaching Support
  - Guided counseling session
  - Track workshop attendance
  - Online Client Intake Form
- Client Facing Pieces
  - Client Financial Stability Assessment and Action Plans
  - Automated “nudge” text reminders for clients on actions
  - Bilingual English/Spanish templates & deliverables
- Back-End System Features
  - Integrated soft credit pulls
  - Dashboards & reports on counseling impact



# Pathways Impact

## PATHWAYS CLIENT PROFILE

Average Income:	\$33,726
Average Debt Load:	\$48,113
Average Consumer Debt:	\$18,578
Average Credit Card Debt:	\$4,817
Average Credit Score:	601
% with Collections:	58%



## PATHWAYS CLIENT OUTCOMES

- 58%** improve their credit
- 60%** reduce their debt in collections
- 48%** reduce their consumer debt

## NEW PRODUCTS OPENED BY PATHWAYS CLIENTS

Product Type	# of Clients with New Products	# of New Products	Total Amount/Principle
Savings	583	807	\$ 740,084
Loans	1,561	3,030	\$ 21,909,844