

GreenPath's Financial Wellness Journey

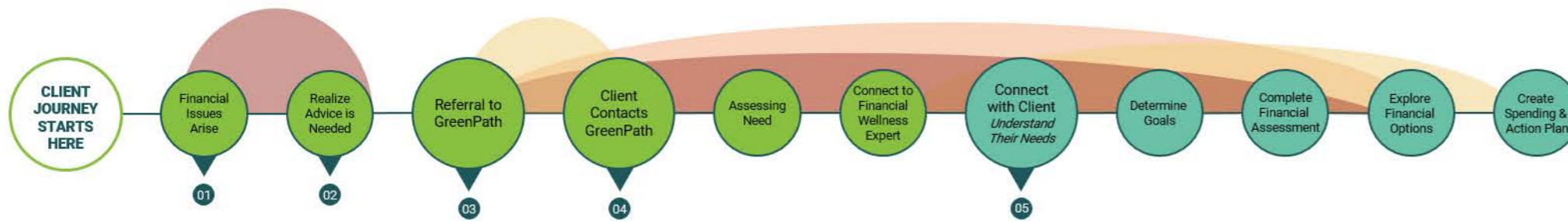
Our Client Experience

Legend

- Decision Point
- Touch Point
- Client's Result

Emotions

- Stress
- Anxiety
- New Habits/Challenges
- Hope
- Relief



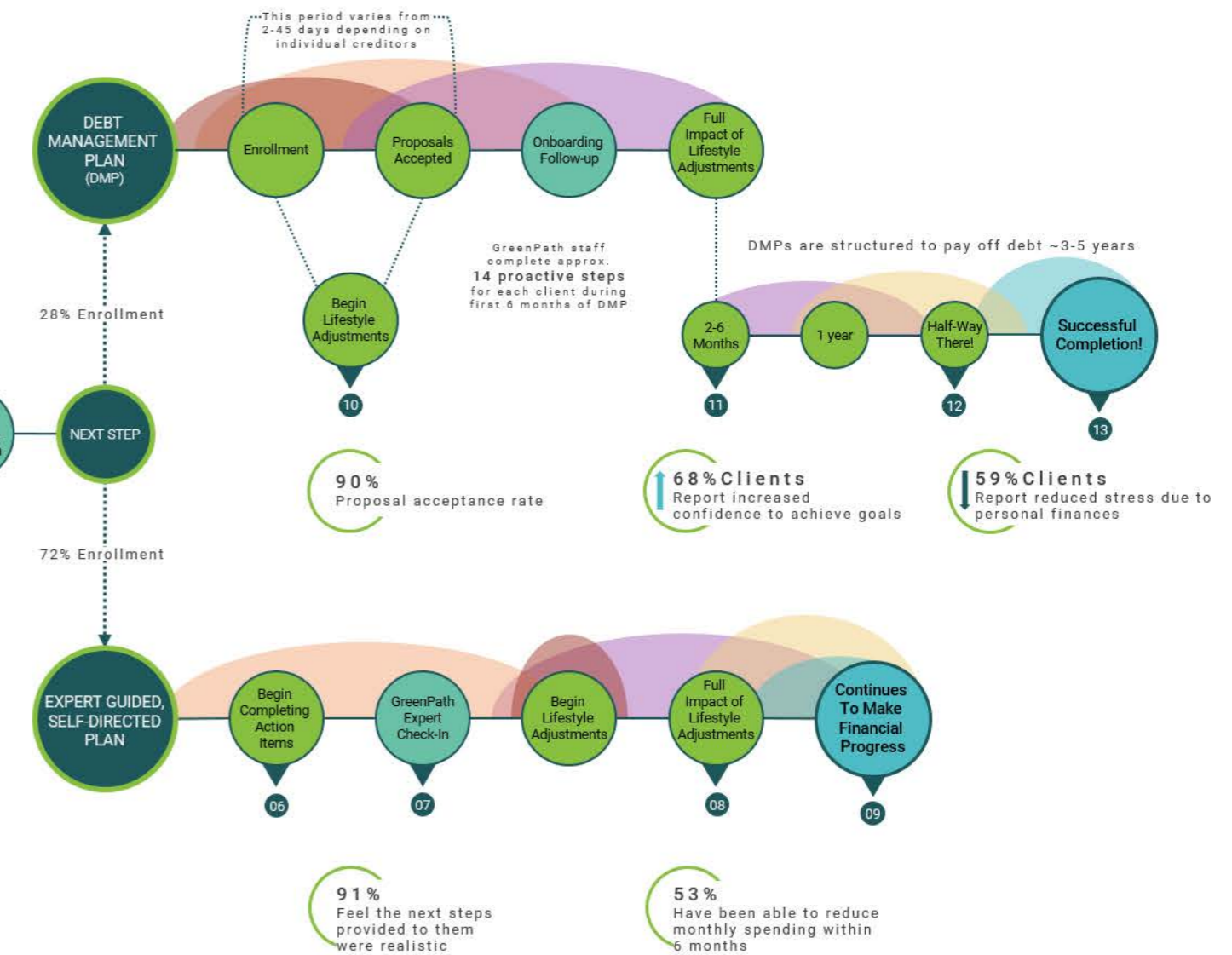
126 Million Americans have credit card debt

Over 89% of GreenPath's clients are referred from partnered organizations or friends & family

92% of calls are answered within 60 seconds

71,000 Households served via debt & credit counseling sessions conducted

91% of Clients Report feeling more in control of their finances post-counseling



01

"My co-workers started to notice I wasn't myself..."

02

"The shame I feel for allowing myself to accumulate this much debt and the anxiety of not knowing exactly how the creditors are going to react, causes me to lose a lot of sleep."

03

"I am so grateful to my credit union for introducing me to GreenPath"

04

"...I wish I didn't wait so long to make the call... GreenPath has seriously made a change in my life and I'm so happy to be on my way to financial security!"

05

"Talking about financial issues can be very stressful and somewhat embarrassing. My counselor was completely understanding, through, and listened to all my concerns. He totally eased my mind and made me confident I had chosen the right company/agency to partner with."

06

Average of 6 action items created per client. All action items are personalized & based on the needs of the client. Referrals to other organizations are provided to assist with individual needs as appropriate.

07

"...For the first time in my life I feel like I have a handle on my finances and can already see the light at the end of the tunnel! I also very much appreciate all the extra resources for financial learning. I never imagined that I'd be excited about creating and sticking to a budget to create financial goals! Thank you!!"

08

"Shopping emails were enticing and I had to cancel the newspaper. I decided to unsubscribe to shopping emails."

09

"I have found confidence in sticking to my budget. I only have 6 weeks to go until I have 2 big bills paid off and get to focus on the next."

10

Support during the first 6 months is critical to success: DMP Client Portal that celebrates milestones to encourage an ongoing feeling of success Private Facebook community for support, encouragement, and advice Online journaling about challenges & successes through the Financial Fitness Companion

11

Challenges Experienced: "Staying on task; not shopping online" "Medical bills from a recent health issue" "Overspent on groceries because of the holidays"

12

"I have felt valued, heard and feel excited to have my goals met by end of this year!"

13

"I just want to say that I'm grateful for GreenPath for being there for people like us. Without you it would have taken a lot longer to pay off our debt and life would have been much financially harder in the process"