

Projected Impact through 2025

The following projections are based on our multi-year financial and impact model with built-in assumptions about our anticipated customer and user growth and increased operational efficiencies.

Reduced debt not only reduces stress but also has a multiplier effect on financial health by freeing up crucial dollars to pay down other debts more efficiently, **reducing interest paid over time**.

To illustrate: take the U.S. average credit card balance of \$6,194, and an average interest rate of 25% among those with “fair” credit ratings. These numbers mean that **the typical consumer pays \$12,225 in interest over 308 months** if they only pay the required monthly minimum. But with the help of a TrustPlus Coach, this typical consumer could pay off the card faster by finding room in their budget to pay \$200/month, which would **reduce the interest paid over time to \$2,800 and the repayment timeline to 39 months**. Or perhaps, with a strong enough credit score, they might balance transfer to a 0% card, and recoup the full \$12,225 in interest.

With less money being siphoned off by interest and expensive debt payments, our users can **build emergency savings**, helping them avoid needing to take on expensive debt in the face of a future financial shock. When these workers have an emergency savings buffer and aren't trapped by monthly debt payments, they can finally **pursue their financial goals and build wealth**.



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	PREVIOUS 3 YEARS (2020-2022)	NEXT 3 YEARS (2023-2025)
Users Served	5,000+	20,000+
Users to Reduce Debt (48% of total users served)	2,400	9,600
Total Debt Reduction	\$28,219,158	\$111,670,590
Mortgage Debt	14,526,232	\$57,484,100
Student Loan Debt*	\$5,921,093	\$23,431,314
Credit Card Debt	\$4,475,630	\$17,711,239
Collections Debt	\$1,742,000	\$6,893,550
Other (auto loans, personal loans, etc.)	\$1,554,203	\$6,150,388
Users to Improve Credit Score (61%)	3,050	12,200
Users to Move from Subprime to Prime Credit Scores (20%)	1,000	4,000
Users to Increase Savings (57%)	2,850	11,400
Total Aggregate Saved	\$6,899,468	\$27,303,000
Users to Reduce Stress (75%)	3,750	15,000
Total Dollars Added to Users' Balance Sheets (reduced debt + increased savings)		\$130,935,766



**Student loan debt reduction will be heavily skewed over the next 3 years because student loan repayment has been paused since early 2020. This year, repayments are expected to resume alongside up to \$20,000 in forgiveness for eligible borrowers, so we'll likely see a significant spike in student debt reduction beyond historical precedent.*