

STAYING STEADY IN A SHIFTING WORLD: HELPING CLIENTS AND CUSTOMERS ADAPT AND THRIVE

Q1 2025 Impact Report



A Note From Our CEO & Founder

At SpringFour, our mission has always been clear: boost your business by connecting people to the trusted financial health resources they need, when they need them most. In Q1 2025, the need has only grown more urgent – and so has our impact.

This quarter, we delivered over 1.8 million referrals to individuals and families nationwide, helping them save on essentials like food, utilities, and housing – and empowering them to stay resilient in the face of growing financial pressures.

At a time when Americans are carrying a record \$1.21 trillion in credit card debt and delinquencies are on the rise, SpringFour continues to prove that access to the right resources drives real results: stronger repayment rates, healthier financial outcomes, and deeper customer trust.

This quarter also brought important milestones, from our expanded resource offerings and new integration with C&R Software's Debt Manager, to partnerships that are helping organizations like MSUFCU, Enact, and Propel Holdings meet customers where they are.

Read this report to learn more about:

- »» Q1 2025 impact at a glance
- »» Inside today's financial health data
- »» How our clients are making a difference
- »» Delivering real time, reportable impact
- »» Announcing our integration with C&R's collections software
- »» New housing resources to meet growing needs
- »» SpringFour's industry-changing innovation in the news

Thank you, as always, for your partnership,



Rochelle Nawrocki Gorey

Rochelle Nawrocki Gorey
CEO & Founder, SpringFour

Q1 2025 impact at a glance

REFERRALS AND ENGAGEMENT

Over 1.8 million

financial health referrals
delivered to consumers

850+ new resources added

30-50% engagement rates

MOST REQUESTED RESOURCES



FOOD SAVINGS



**HEATING AND
UTILITY COSTS**



**RENTAL
RESOURCES**



SpringFour has built a business model that's as sustainable as it is successful—no gimmicks, just real impact.

["SpringFour Expands Its Reach and Impact—Partners with MSU Federal Credit Union"](#)

**fintech's
femme**

by Nicole Casperson, A Workweek Friend

Inside today's financial health data

THE STATE OF FINANCIAL HEALTH TODAY

\$1.21 trillion

Americans' total credit card debt (all-time high)

7.3%

more credit card debt in 2024 vs 2023

10.93%

of US credit cards are 90+ days delinquent

DEMAND FOR SPRINGFOUR RESOURCES IS RISING YEAR OVER YEAR, Q1 2025 OVER Q1 2024

**DISASTER
RELIEF**

 **52%**

**RENTAL
RESOURCES**

 **17%**

**MENTAL
HEALTH**

 **15%**

We are also seeing substantial increases in demand for resources in employment services, financial counseling, and legal services.

Our clients are making a difference

fintech's
femme

by Nicole Casperson, A Workweek Friend

SpringFour Expands Its Reach and Impact – Partners with MSU Federal Credit Union

“In an era when consumers are facing rising costs – eggs are \$9 a dozen, people – having access to financial health resources has never been more critical. **SpringFour is not just giving people the tools to survive – they’re helping them thrive. And that’s a fintech win.**”



SpringFour and Enact Partner to Provide Tools to Enable Sustainable Homeownership



Propel Holdings spotlighted its partnership with SpringFour, ensuring consumers knew about financial health resources when filing their taxes.

 **7%** INCREASE IN DEMAND FOR INCOME TAX RESOURCES Q1 '25 OVER Q4 '24

Delivering real time, reportable impact

Our team delivered annual [Social Impact Reports](#) to our clients, which highlight the impact SpringFour makes on organizations' customers, employees, and bottom lines, as well as vital market trends we're meeting.



There are many proven business benefits of prioritizing consumer needs, including:

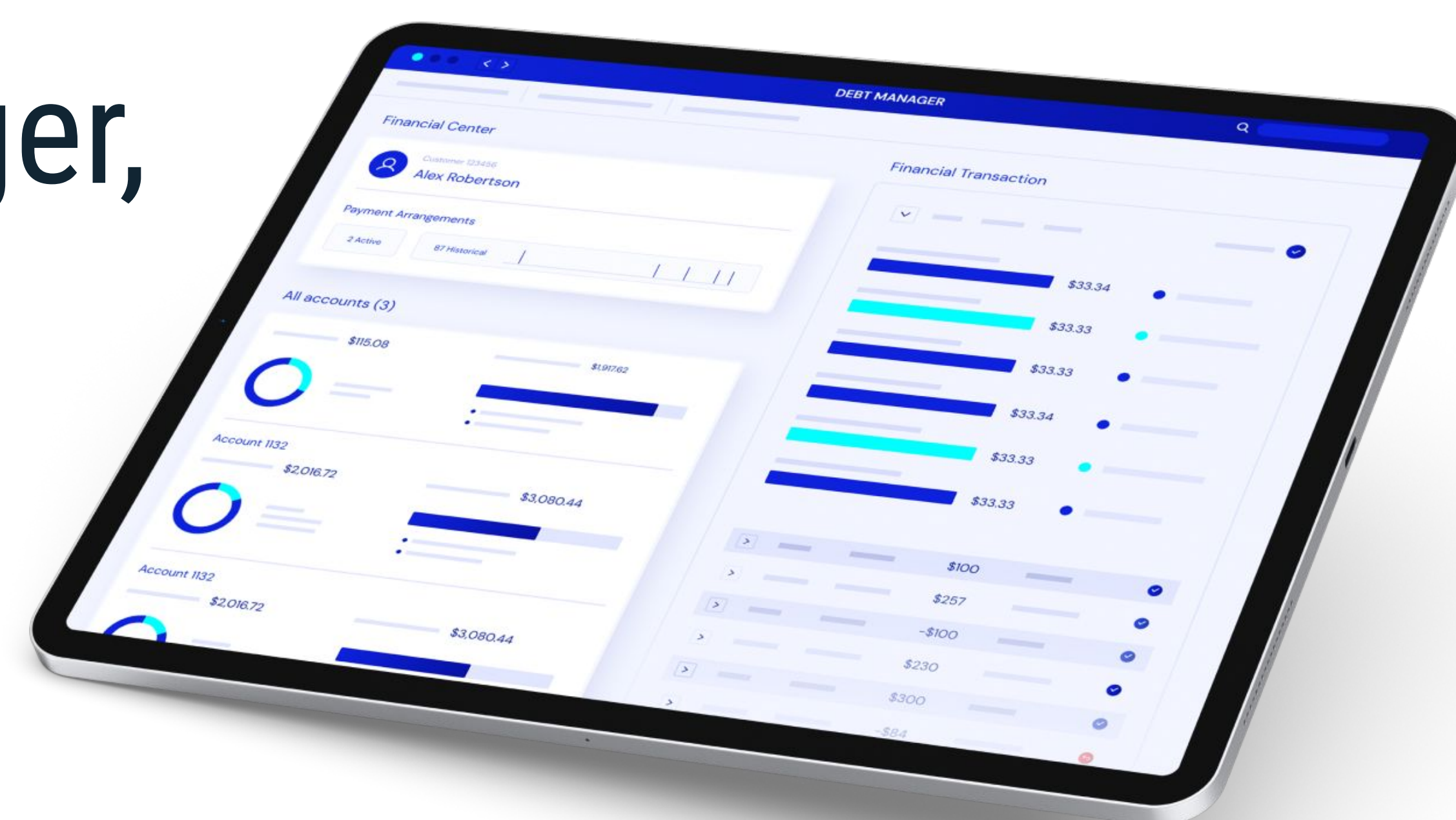
- » Increase Revenue through Customer Retention and Engagement
- » Strengthen Brand Reputation and Customer Trust
- » Gain a Competitive Advantage and Differentiation
- » Attract and Retain Employees
- » Demonstrate Your Impact to Stakeholders and Regulators

Include SpringFour in your annual reporting and [share it with us](#) when you do so we can amplify our partnership's success!

Announcing our integration with Debt Manager

Financial health and debt management go hand in hand, so [we've integrated SpringFour with C&R Software's Debt Manager](#), the world's leading SaaS, AI-native debt collection and recovery platform. The debt management and collections system streamlines collections processes and currently manages \$8 trillion in debt.

By integrating SpringFour into Debt Manager, organizations can provide real-time access to over 25,000 vetted financial health resources—**helping consumers find stability while improving repayment performance and customer trust. This is a game changer for debt recovery and we're excited to make this possible quickly and seamlessly for C&R clients.**



“

Our new financial health solution, SpringFour, demonstrates that supporting consumer financial health is not just compassionate – **it's a sound business strategy.**

Ed Wallen, CEO, [“C&R Software Integrates SpringFour Into Debt Manager”](#)

C&R Software

Adding new housing resources to meet growing needs

HOUSING COUNSELING

FINANCIAL HEALTH
RESOURCE GUIDE

 **springfour**
your partner in financial wellness

HOUSING COUNSELING



SpringFour is here to help. The following guide provides information about HUD-certified Housing Counselors and the services they provide to give families and individuals the tools they need to find, finance, maintain, rent, own, or keep a home.

[Para ver la información de este documento en Español Haz Clic Aquí](#)

Housing Counseling is the newest Financial Health Resource Guide authored by SpringFour’s Resource Integrity Team. It shares information about the services HUD-certified Housing Counselors provide to help people find, finance, maintain, rent, own, or keep a home.

DOWN PAYMENT ASSISTANCE

We added new resources to our down payment assistance category in response to increased need in our housing categories.

SpringFour's industry-changing innovation in the news



Our Founder & CEO was featured on the [Bankadelic podcast](#), discussing the future of financial wellness, SpringFour's recent acquisition by C&R Software, and how we're driving powerful business and customer outcomes for organizations.

SpringFour was featured in [Financial Health Network's International Women's Day piece](#) titled

"Breaking New Ground: Visionary Women Advancing Financial Health for All" alongside other trailblazing women in financial health.



Empowering Financial Health:
SpringFour's Rochelle Nawrocki Gorey
Envisions a Better Future for Customers



FINANCIAL HEALTH
NETWORK



springfour®

“

SpringFour has proven this: **Delivering financial health resources to customers leads to increased repayments, ROI, more brand trust, and more engaged, financially healthy customers.** As our clients and team understand, SpringFour is a win-win-win.

[2025 The State of Fintech Report](#)



YORK
PUBLIC RELATIONS

THE NATION'S LEADING FINTECH PR FIRM

Contact us

There's a lot of turbulence and change happening. **No matter what, our vetted financial health resources will be there for our clients and their customers.** Our Resource Integrity Team maintains a rigorous vetting and curating process so you can rest assured our resources are always up-to-date and accurate.

To get started with SpringFour, contact sales@springfour.com. To strengthen your existing partnership with us, reach out to impact@springfour.com.



Had a call from someone impacted by a hurricane. She was in distress and after I told her I would be able to provide her a comprehensive list of resources on a variety of assistance programs she was relieved and very thankful for my help. **I felt confident as a Financial Coach that I was providing her all the resources available to her in her unfortunate situation.**

S4pro User