

# THE FINANCIAL SUPPORT YOUR CUSTOMERS NEED – DELIVERED

## Q2 2025 Impact Report





# A Note From Our Founder & CEO

Today, shifting government benefits, rising scams, high costs, and record household debt continue to create uncertainty and challenges in making payments for millions of Americans.

In Q2, SpringFour met this moment – and continues to do so – delivering real help to people in real time as well as driving measurable business outcomes for our partners.

## Read this report to explore:

- »» Q2 2025 impact at a glance
- »» Leading organizations we partner with to deliver big impact
- »» Financial health challenges consumers are facing
- »» Growing demand across SpringFour's areas of support
- »» How our clients made a difference with SpringFour
- »» SpringFour's newest Financial Health Resource Guides
- »» SpringFour's industry leadership

**As financial pressures grow, SpringFour remains a trusted ally – empowering individuals to stay resilient and helping organizations deliver both impact and business value.**

Thank you, as always, for your partnership,

A handwritten signature in black ink that reads "Rochelle Nawrocki Gorey".

**Rochelle Nawrocki Gorey**  
Founder & CEO, SpringFour

# Q2 2025 Impact at a Glance

With policies quickly changing, consumers not only need more financial help – they need to know where to turn for that help.

**SpringFour uncovers trustworthy resources that provide much-needed assistance in real-time. Our clients trust SpringFour, and we make it easy for them to deliver trusted financial health resources to their customers.**

Our Resource Integrity team continues to be successful in identifying and sharing additional resources, vetting every organization found through SpringFour. Consumers often tell us they didn't know so many resources existed – and they're deeply grateful to the companies that connect them.

## REFERRALS & ENGAGEMENT

**Over 2 million**

financial health referrals  
delivered to consumers

**25,000+** total resources available

**13%** more referrals than Q1

## MOST REQUESTED RESOURCES



**FOOD SAVINGS**



**HEATING/UTILITY COSTS**



**RENTAL RESOURCES**



**EMPLOYMENT SERVICES**



**HOME REPAIR**

# Leading organizations we partner with to deliver big impact

From leading banks to credit unions, fintech lenders to mortgage servicers, and employers to nonprofits, in Q2, we worked with a host of organizations to power financial health, some of which include:



Don't see your organization on the list? Let's change that. **We'd love to bring our best-in-class technology and resources to your customers and drive business and customer outcomes for you.**



# Consumers' financial need is growing and SpringFour is here to help

U.S. household debt hits record

**\$18.2 trillion**

Consumer debt delinquency rates up to

**4.3%**

Student loan delinquencies jump to

**7.74%**

**STUDENT LOAN COUNSELING**

**↑ 24%**

increase in demand Q2 compared to Q1

**HEALTH INSURANCE**

**↑ 21%**

increase in demand Q2 compared to Q1

**MENTAL HEALTH**

**↑ 19%**

increase in demand Q2 compared to Q1

Forty-three percent of U.S. adults say finances can negatively impact their mental health, according to [a recent survey by Bankrate](#), and we've seen an increased demand for mental health resources.

## THE HILL

**"Consumers are searching for assistance and help and are not quite sure what to do... they can't solve this problem on their own."**

*A new era for student loans begins with garnished wages on the table*



Rochelle Gorey,  
SpringFour Founder & CEO

# Providing SpringFour resources drives customer and business outcomes

**Each quarter, delivering access to SpringFour brings big benefits**

**2-10X** increase in repayment rates

**2X** higher customer engagement in foreclosure prevention and payment programs

**7** percentage point increase in Net Promoter Scores (NPS)

**Improved** customer relationships, satisfaction, and brand trust



# How leading organizations make a difference with SpringFour

## Teaming up with Fifth Third to empower communities



FIFTH THIRD BANK

On May 3, the Fifth Third eBus hit the road across local communities, offering a combination of social and financial services. In Q2, [Fifth Third shared its collaboration with SpringFour](#) to connect community members across 15,000 miles and seven states with vital resources to meet their most pressing needs.



## Propel Holdings provides tax season support with SpringFour



With free access to tax-related financial resources from SpringFour, [Propel customers got the help they needed](#) during tax season.

## Oportun and SpringFour connect at FHN's EMERGE



SpringFour team members spent an evening with the Oportun team at Financial Health Network's EMERGE conference, discussing our partnership and optimization opportunities.





# SpringFour's newest Financial Health Resource Guides

SpringFour's Financial Health Resource Guides share supplemental information about the resources available to help consumers gain money-saving tips, navigate the offerings, and meet their needs.



## MENTAL HEALTH



In light of [mass layoffs](#) and challenging economic times, we've seen an increased demand for mental health resources. SpringFour's newest Financial Health Resource Guide on finding affordable mental health care expands access to free, vetted resources that reduce financial strain and emotional stress.



## HOUSING COUNSELING



We know Americans are wrestling with an increasingly complex housing landscape. The Housing Counseling Financial Health Resource Guide shares information about HUD-certified Housing Counselors and the services they provide, equipping families and individuals with the tools they need to find, finance, maintain, rent, own, or keep a home.



# SpringFour's industry leadership

SpringFour's innovation and win-win approach to financial health were featured by leading organizations across the industry:

## Breaking New Ground: Visionary Women Advancing Financial Health For All



FINANCIAL HEALTH  
NETWORK

springfour



**Fintech Is Femme Leadership Summit:** [How Two Fintech Leaders Built Scalable Companies by Centering the People Most Often Ignored](#)



**VentureCat Competition Judge at Northwestern University**, supporting student teams' solutions to real-world problems

## KEWN 8th Annual Women Entrepreneur Panel: Serial Entrepreneurs

### Panelists

### Moderator



Lia Majid '15  
CEO, Majid Company  
CEO, Acorn Legal Solutions ('15 - '23)



Johanna Newcomb '05  
Advisor, JPN Consulting,  
Co-Founder, Paradise 4 Paws ('09 - '22)



Rochelle Gorey  
CEO and Co-Founder, SpringFour



Prof. Karin D. O'Connor  
Clinical Associate Professor of  
Strategy, Kellogg School of Mgt.

KELLOGG  
EXECUTIVE WOMEN'S  
NETWORK

Northwestern Kellogg

Northwestern University's Kellogg School of Management: **Executive Women's Network panelist**

The SpringFour team joined C&R Software at the Consumer Bankers Association's CBA Live annual event discussing **SpringFour's new integration into C&R's Debt Manager**, which is transforming collections for good.





# Expand and amplify your impact with SpringFour

Millions of people are looking for a way out of financial hardship – and financial institutions are looking for ways to help. SpringFour makes it easy to do both.

Our solutions include:

- **Contact center tool** that enables your frontline teams to connect customers with trusted, local resources – helping those struggling to pay their bills take meaningful next steps.
- **Self-serve digital options** that integrate directly into your website or app, enabling customers to access help anytime, anywhere – showing that your organization is ready to support them.

By connecting people to the financial health resources they need – from food and housing to mental health and job assistance – SpringFour helps reduce expenses, improve cash flow, and increase repayment rates.

It's a win for your customers, and a win for your business.

To start making a difference with SpringFour, contact [sales@springfour.com](mailto:sales@springfour.com).

To amplify your success with us, reach out to [impact@springfour.com](mailto:impact@springfour.com).