

# Delivering critical business results, answering pressing financial health needs



[springfour.com](https://springfour.com)

Annual Report 2025

2025 proved what  
we've always known:  
**financial health  
drives business  
results**



## A Message From Our CEO and Founder

Student loan payments resumed. A federal shutdown disrupted paychecks and created uncertainty around SNAP benefits. Foreclosures rose. Household debt climbed. Through it all, SpringFour remained focused on our core mission, ensuring that people in need and companies that trust SpringFour had the information and resources to address financial health issues. In 2025, SpringFour continued to deliver strong engagement, improved portfolio performance, and measurable ROI. With SpringFour's self-serve solutions, our partners met customers exactly where they needed support, delivering tangible results with a human touch.

We see it every day: organizations choosing to deliver financial health resources are making the smartest business move available. This report shows how our partners are winning with increased repayments, portfolio performance, and customer engagement by putting financial wellness at the center of their strategy.

▷ Rochelle Gorey, SpringFour CEO

# Impact at a Glance

**7.9 Million**

**Financial Health Referrals**



## Peak Months

**August:** Most financial health referrals delivered  
(seasonal and back-to-school pressures, inflation)

**October:** Second highest financial health referrals  
delivered (shutdown + SNAP disruption)

**1.8 Million**

**Consumers Served**



## Top Customer Needs

1

**Food Savings**

2

**Heating/Utility Costs**

3

**Rental Resources**

Our partners' customers received the support they needed when it mattered most, while organizations consistently benefited from **higher engagement, better repayment behavior, and reduced delinquency**

# During national disruption, SpringFour and our partners emerged as leaders

With student loans due for millions in 2025, SpringFour's one-of-a-kind approach to financial health enabled partners to:

- Deliver scam-safe, actionable support
- Deploy an updated Student Loan Repayment Guide that reflected the latest policies
- Reach borrowers at scale, as featured in [The Hill](#)

## During the government shutdown, SpringFour expanded support by:

- Updating food bank and federal worker resources in real time
- Refreshing the Finding Food Assistance Guide
- Providing ready-to-send outreach used by partners immediately
- Powering crisis response featured in [American Banker](#), [Axios](#), [Fintech Weekly](#)

### AS FEATURED IN

AMERICAN  
BANKER

THE  
HILL

AXIOS



"Consumers are searching for assistance and help and are not quite sure what to do. They can't solve this problem on their own. We are helping direct people to food savings, utility and heating resources, financial counseling, ways for them to see decreases in household expenses that then creates a bit more cash flow that they can apply to any outstanding debt that's owed."

▷ **Rochelle Gorey in The Hill**

"Banks want to utilize SpringFour because we are the experts. It's really not in their wheelhouse to go out and curate nonprofit and government resources that can assist a person's financial health."

Our team is built of experts within the financial health and community development industry, and we have a long history of working with and vetting nonprofits."

▷ **Rochelle Gorey in American Banker**

# Meeting timely needs & delivering results through powerful partnerships

## OppFi

Responded to the government shutdown with a campaign that connected their customers directly to SpringFour resources:

- 300,000 emails sent
- 44% open rate
- ~10,000 clicks



## MSU Federal Credit Union

Made SpringFour available to its 367,000 members, including students



## Enact Mortgage

Financial health support for borrowers across 1,800 lenders nationwide. Delinquent borrowers received access to vetted resources so they could reduce expenses and stay in their homes.



## Fifth Third Bank

eBus brought SpringFour support directly into underbanked communities across the Midwest.



## Enova | Credit Fresh

Directed customers to SpringFour as part of practical guidance on lowering utility bills.



"The magic here is in the tech: SpringFour's product suite includes contact center tools, digital self-service products, and APIs that can be deployed in under 30 days. No extra tech spend is required—just straight-up impact.

And with engagement rates between 30-50% (way above industry averages), it's clear that customers want these resources."

Featured in [Fintech is Femme](#)





# Embedding financial health into collections

SpringFour [integrated with C&R Debt Manager](#) to bring financial health resources directly into the collections and debt recovery workflow:

Makes it easier for teams to offer practical solutions, not just transactions

Embedded support for moments when customers are most likely to need help

Creates better outcomes for businesses

“

"Customers that you help are also more likely to make payments back to you first when their situation improves, and direct more business your way. At the end of the day, by leveraging all of these resources that SpringFour has, customers have more money in their pockets."

**Ed Wallen, C&R Software CEO**

**C&R Software**

# Partners reporting impact with SpringFour

Our partners amplified SpringFour's impact in their social impact communications and sustainability reporting

## Oportun

SpringFour was highlighted in Oportun's [Corporate Responsibility and Sustainability Report](#) as part of its mission-driven support services:

- 51,530 referrals delivered
- 6,594 Oportun members served
- Top needs: employment, food assistance, rental aid, healthcare, utilities

The Oportun logo features a stylized 'O' with a green dot above it, followed by the word 'oportun' in a lowercase, sans-serif font.

Corporate responsibility &  
sustainability report  
2024

## Golden 1 Credit Union

Golden 1 Credit Union [directed its members to SpringFour](#) for personalized financial health resources as part of its broader response to financial uncertainty.

The Golden 1 Credit Union logo features the words 'Golden1' in a large, bold, yellow font with a black outline, and 'Credit Union' in a smaller, black font below it.

## Purchasing Power

Purchasing Power [amplified its embedded SpringFour tool](#) directly to employees through social media as a trusted destination for free financial tools and resources.



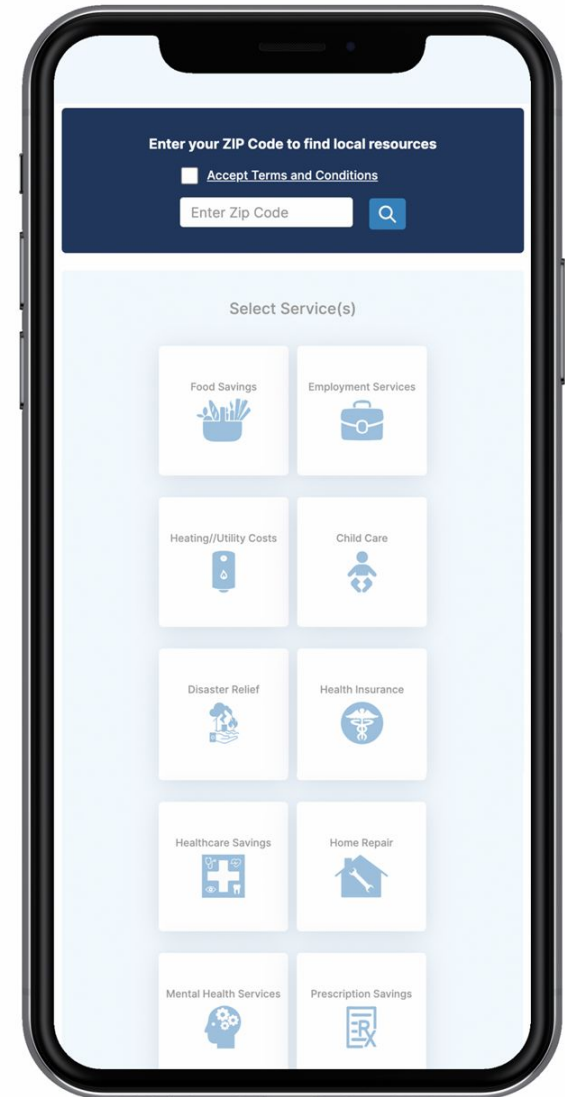
# Launching the rebuilt S4direct

## More insight, more impact

In 2025, SpringFour introduced the fully rebuilt [S4direct](#), our embedded self-serve digital tool. Rebuilt based on partner feedback, S4direct provides organizations with deeper insights into customer needs, real-time analytics, clearer reporting, and measurable ROI, all while connecting customers to vetted, cost-saving resources.

### Key Features & Early Results

- Access to 27,000+ resources across 25+ financial health categories.
- Real-time reporting, customer feedback, and clear visibility into searches, referrals, and engagement.
- Fully branded, mobile-optimized experience with integrated bilingual support and personalized customer journeys.
- Early results show strong engagement: 37% of visits result in a search, and 12% result in customers opening resources.





# Strengthening the SpringFour platform for real-time need

When policies shift and costs rise, outdated information can do a lot of harm. Behind the scenes, we introduced updates to keep SpringFour products accurate, relevant, and tapped into our communities, including:

**2,500+**  
**New Resources**

## **6 new Financial Health Resource Guides** published

- Down Payment Assistance
- Fair Housing
- Military Support
- Immigration Support
- Affordable Legal Services
- Property Tax Issues

**New tools** to  
simplify complex  
needs like health  
insurance and  
transportation  
savings

**Health insurance  
resources**  
ahead of open  
enrollment

**Income tax  
assistance**  
refreshed before  
Tax Day  
(VITA, TCE, and  
taxpayer clinics)



# The results we delivered for organizations and their customers

In 2025, SpringFour enabled partners to deliver vetted financial health support at scale, in real time, and across everyday moments as well as periods of heightened strain.

Through updated resources, deeper integrations, and the launch of the rebuilt S4direct, partners helped customers reduce expenses, stabilize finances, and stay on track. As a result, they saw stronger engagement, improved repayment behavior, reduced delinquency, and measurable ROI.

Financial health challenges aren't slowing down in 2026. Neither is the opportunity to deliver win-wins through proactive, data-backed financial health solutions — giving consumers a path forward while strengthening portfolio outcomes.

**Join leading organizations partnering with SpringFour. Start connecting your customers to financial health and improving business outcomes today. Do things differently in 2026**

**> connect with us at [impact@springfour.com](mailto:impact@springfour.com)**

