



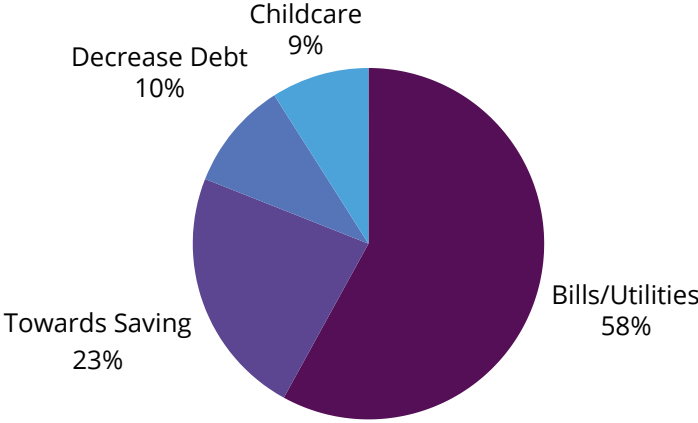
The Independence Project

605
average credit score
upon completion

NNEDV's Independence Project provides credit-building microloans to survivors of financial abuse to help them build or establish credit. Since its inception in 2017, **more than 1,130 borrowers** have successfully completed their repayments, with an average credit score increase of 18 points and an **average credit score upon completion of 605**.

Personal safety and economic security are inextricably linked. A survivor with a low credit score may have trouble securing housing, obtaining a job, or purchasing essential goods and services, like a vehicle or a cell phone. A victim's access to housing and resources can be critical to their safety.

A majority of our borrowers have used their loans to pay towards their bills or utilities. There is a **significant need for sustainable assistance** going forward when 81% of borrowers earn less than \$30,000/year and 34% are surviving on less than \$15,000/year.



Data is from The Independence Project: Credit-Building through Microlending as of March 2024. The Independence Project is supported in part by generous funding from The Allstate Foundation.