Since the Independence Project launched, more than **384 borrowers** have successfully completed their micro-loan repayments. On average, borrowers have an **average credit score of 638** upon completion or have **increased their credit score by 25 points**.

The Independence Project loan is an approachable and affordable way for survivors to build their credit score, especially for those who have limited income and resources. It gives survivors an equitable chance to build credit while avoiding predatory lending.

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 Independence Project: Credit-Building through Micro-Lending as of October 2020. The Independence Project is supported in part by generous funding from The Allstate Foundation.*