The Independence Program: What It Takes

I am graduating [from college] thanks to you all and your help! I am graduating at 61, in part because of the Independence Program.

- Independence Program Borrower

The National Network to End Domestic Violence (NNEDV) has been working at the intersection of domestic violence and economic justice for more than 20 years.

Survivors and advocates consistently share that credit can be a major barrier to getting and staying safe. Survivors often report that both direct and indirect actions by their abuser impact their credit score. For example:

- Taking out debt under their name
- Overusing credit cards or other lines of credit
- Refusing to pay bills they had agreed to
- Stealing household assets

This reality led us to start the Independence Program, a credit-building microloan program. As of January 2026, 1,555 borrowers have completed their loans with NNEDV, with an average credit score upon completion of over 600.

We have witnessed survivors leave the program with a 150-point jump in their score. We are lending to people who would otherwise be forced to turn to predatory, payday lenders or simply go without.

We currently offer two categories of loans: First Step Loans and Next Step Loans:

First Step Loan (FSL)	Next Step Loan (NSL)	
$100 loan	$500 loan	$1,000 loan
0% interest	0% interest	0% interest
$0 fees	$0 fees	$0 fees
$10 monthly payments for 10 months	$27.27 monthly payments for 18 months	$41.67 monthly payments for 24 months

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NNEDV NATIONAL NETWORK TO END DOMESTIC VIOLENCE

FSLs are fully backed, meaning that if the borrower is unable to complete their loan, NNEDV will close the loan and pay it off out of our guarantor fund. This survivor-centered approach results in minimal negative impact on the borrower.

While NSLs are not backed, we offer an **emergency payment fund** that borrowers can request to use up to twice after at least six months of on-time payments. These larger loans are helping survivors put deposits down on apartments and vehicles and pay down high-interest or predatory debt.

> ***Using a trauma-informed approach, the Independence Program team practices high-touch, compassionate lending to help borrowers build financial confidence and a better understanding of the financial system.***

Managing and maintaining the Independence Program is no small task:

- ✓ We must comply with all **state-specific regulatory requirements,** which often include individual annual renewals that take significant time and fees.
- ✓ In order to meet our primary goal of offering a credit-building tool, we submit a **monthly Metro 2 report,** a data specification created by the U.S. Consumer Data Industry Association for credit reporting.
- ✓ We maintain a **loan management system** to track applications, promissory documents, and all borrower contact notes.
- ✓ On any given day, our **loan managers balance** lending compliance requirements, amortization schedules, and emergency calls from borrowers.

We strongly encourage borrowers to stay in touch with their loan manager if they anticipate not being able to make an upcoming payment. **Those are never short conversations.** Borrowers are typically reaching out to us on some of their worst days: loss of job, abuser sabotage, sick child, the list goes on. Our loan managers respond with compassion, words of encouragement, resources, and referrals.

I'm incredibly thrilled and pleased to report that my credit is above 700! Thank you, thank you for this wonderful program, to you, and to every person who made it possible.

- Independence Program Borrower