

# ACHIEVING & MAINTAINING FINANCIAL PROSPERITY AT SPARKPOINT CENTERS

## FINANCIAL PROSPERITY GOALS

SELF-SUFFICIENT  
INCOME

3+ MONTHS  
SAVINGS

700+ CREDIT  
SCORE

NO REVOLVING  
DEBT



50% of households exit poverty within one year, and 75% within 5 years. However, half of them return to poverty in 5 years or less. SparkPoint Centers work with families long term, using our research and understanding to create sustainable financial reward. This report highlights key findings around outcomes and retention among SparkPoint clients staying out of poverty.

## 10 KEY FINDINGS

### 1 ACHIEVING A GOAL

**8-10 MONTHS**  
for SparkPoint clients  
to achieve a financial  
prosperity goal



### 2 MAINTAINING GOALS



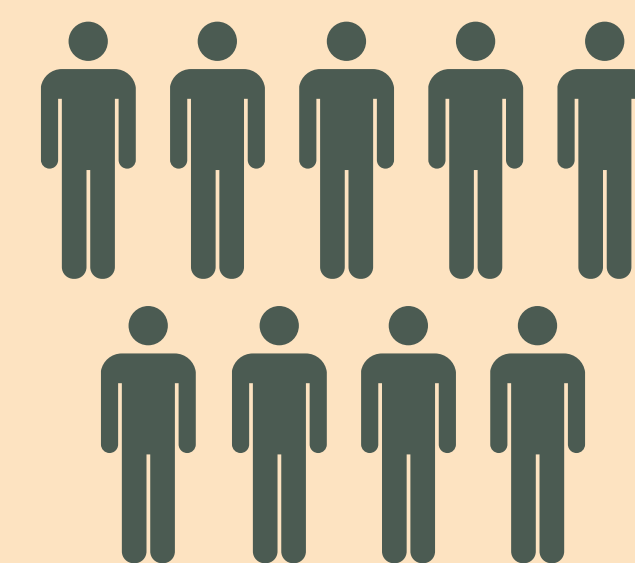
**70-85% OF CLIENTS**  
maintain their  
financial goals after  
achieving them

### 3 LOSING PROSPERITY

**15-30% OF CLIENTS**  
lose a financial  
prosperity outcome



### 4 MEETING GOALS



**177 CLIENTS**  
have achieved  
self-sufficient income  
and one prosperity  
outcome

### 5 RETURNING CLIENTS

**61% OF CLIENTS**  
return to SparkPoint  
to complete a second  
followup assessment

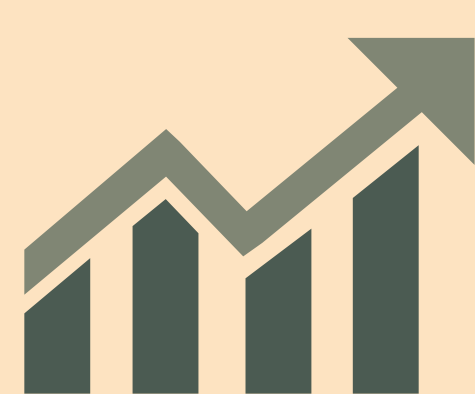


### 6 INCREASED PROSPERITY

#### AFTER 2 YEARS

Clients achieved  
on average:

- \$807 increase in monthly income
- Credit score up 39 pts
- Debt down by \$10,586



### 7 INCREASED SAVINGS



**76% OF CLIENTS**  
who have been with  
SparkPoint for 2+  
years have increased  
savings averaging  
\$2,969

### 8 FINANCIAL OUTCOMES

#### BUILDING SAVINGS

Clients of 2+ years  
enjoy savings as the  
first outcome most  
often achieved



### 9 FAMILIES ON A PATH



**ACHIEVING GOALS**  
is not a linear  
process for families  
on their path to  
financial prosperity

### 10 MAINTAIN OUTCOMES

**74% OF CLIENTS**  
who achieve all  
SparkPoint outcomes  
have maintained them

