

ANNUAL REPORT



2024

Honoring 50 Years of
Empowering Financial Futures



Credit.org



Compassion

Excellence

Integrity

Quality

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On the cover: **Cyndi Williams**, President and CEO of Credit.org (holding scissors), **Todd Emerson**, outgoing President and CEO (standing behind the bow), are joined by Credit.org staff and community partners in the 50th anniversary ribbon-cutting ceremony.

Honoring the Past, Leading the Future

This year, Credit.org reached a major milestone — 50 years of empowering individuals and families on their financial journeys. From our humble beginnings in Riverside, California, to becoming a nationally recognized leader in financial education and counseling, this golden anniversary is more than a celebration of longevity. It's a testament to the lives we've touched, the challenges we've helped people overcome, and the trust we've built across generations.

For me personally, 2024 was especially meaningful, as I also celebrated 26 years with the Springboard family of companies. Over the years, I've had the privilege of growing alongside this organization and witnessing the transformative results of our work, championing our staff, and guiding the organization through key moments of growth. This milestone year offered a unique opportunity to reflect not only on where we've been, but also on the incredible potential that lies ahead.

**50 Years of
Empowering
Financial
Stability**

**26 Years of
Leadership
and Growth**

*Watch brief remarks
from local and national
community leaders
congratulating us on
our 50th anniversary:*



*Watch this short
celebratory video
highlighting
Credit.org's founding
and history:*



Celebrating 50 years of empowering financial independence

Our Vision For the Future

Meeting the Moment

As the economy continued to shift, we entered the year with one clear goal: to innovate, grow, and strengthen our impact. That meant expanding our services, investing in technology, and empowering our people to drive meaningful change.

And We Delivered

In 2024, Credit.org met the moment. We expanded our reach, deepened our impact, and continued to be a trusted source of financial guidance in a rapidly changing environment. From housing and credit counseling to debt management and financial education, our team responded with compassion, innovation, and excellence.

“The only way you survive is you continuously transform into something else. It’s the idea of continuous transformation that makes you an innovation company.”

-Ginni Rometty

Our Vision for the Future

As we look ahead, Credit.org remains focused on expanding access, empowering individuals, and elevating outcomes. By deepening partnerships, leveraging technology, and nurturing our people, we’re building a future that strengthens financial security for all.



Cyndi Williams
President & CEO
Credit.org

Honoring 50 Years of Empowerment

50 Years of Service

“Every success story begins with someone taking the first brave step toward change. Our 50th anniversary reminds us that we’re not just changing finances; we’re changing futures.”

— Melinda Opperman, Chief External Affairs Officer, Credit.org

In July, we proudly hosted a Community Open House and Ribbon-Cutting Ceremony to celebrate 50 extraordinary years of helping families achieve greater financial independence across the Inland Empire and nationwide.

For five decades, Credit.org has supported underserved communities in building and sustaining community wealth through financial literacy, homeownership education, and financial capability training.

The Mayor of Riverside, Patricia Lock Dawson, officially proclaimed July 25, 2024, as Credit.org Day in the City of Riverside: an incredible honor recognizing our lasting commitment to the community.

This milestone wasn’t just about our organization: it was about the clients we’ve had the privilege to serve, individuals and families who have overcome credit card debt, strengthened their finances, and achieved their dreams of homeownership.

During the celebration, we took a moment to honor Robert “Bob” Cusack, a beloved founding board member of what was originally known as the Consumer Credit Counseling Service of the Inland Empire (CCCSIE). Bob’s daughter, Susan, granddaughter, Ashley, and great-grandson, Zayden, joined us to celebrate his enduring legacy, a touching reminder of how one person’s vision can impact generations.

This celebration was a tribute to our clients, employees, board members, and community partners who, together, have made a lasting impact. We remain deeply grateful for the local, state, and federal programs, as well as the financial institutions and foundations, that make our work possible.

As we celebrate this milestone, we also look ahead, continuing to expand access through innovative technology, strategic partnerships, and education that empowers every household we serve.

50 Years of Impact

We are honored to celebrate this milestone with the families, partners, and communities who have shared in our journey.

Together, we continue to transform lives, strengthen communities, and build pathways to lasting financial stability.



Founder's Award (l to r). Accepting the trophy of appreciation for the vision and leadership of the late Bob Cusack, Credit.org's nonprofit founder, are his granddaughter, **Ashley**, his great-grandson, **Zayden**, and Bob's daughter, **Susan Cusack**. Presented by **Todd Emerson**, outgoing President and CEO, and **Cyndi Williams**, incoming President and CEO.

50

50 Years of Continuous Service

8 5M

5M+ clients served nationwide



30+ community partners and funders



HUD-approved since 2001



Celebrating impact across all 50 states



15 years of state/federal program administration



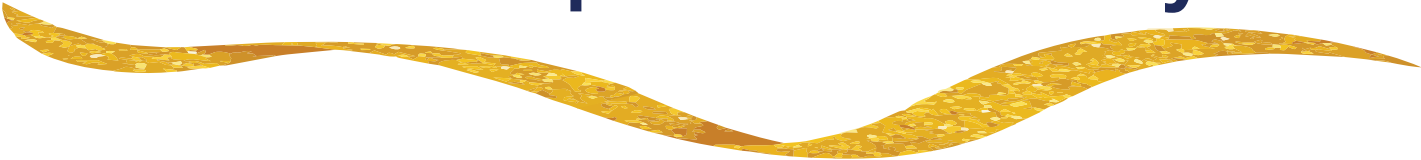
72,000+ FIT personal finance online graduates

50th Anniversary Photos





2024 Impact Summary



A Year Dedicated to Honoring Our Past, Celebrating Our Present, and Building a Stronger Tomorrow—Together.

For 50 years, we've been honored to offer financial education, housing counseling, and debt management solutions to our community. Every counseling session includes a thoughtful needs assessment and, when needed, referrals to other supportive social services.

Credit.org proudly provides a wide variety of counseling and educational services, such as budget counseling, seminars, and helpful resources to support those facing financial challenges. Our programs cover money management, debt and credit education, pre-bankruptcy and debtor education, reverse mortgage and housing counseling, foreclosure prevention, and guidance for anyone seeking credit or debt advice. Our housing counseling programs have consistently helped first-time homebuyers achieve their dreams, empowered homeowners and renters, and offered hope to individuals facing homelessness.

In 2024 alone, Credit.org was privileged to help 46,406 consumers by providing financial education, housing counseling, credit counseling, debt management, and homebuyer assistance.

Over the past 15 years, we've offered benefit assistance counseling, eligibility evaluations, and payment distribution services for a range of government-funded programs. We've also been trusted as a third-party partner for state and federal assistance initiatives, helping with everything from benefit intake and

2024 at a Glance

- 84,000+ people served
- 46,406 counseled or educated
- 14,000 homeowners guided through MassHAF
- \$112M managed in homeowner assistance for MyHomeCT

eligibility decisions to managing financial aid payments.

In 2024, Credit.org played a vital role in state-supported homeowner aid programs in Connecticut and Massachusetts, helping over 24,000 individuals access essential relief. Through the MyHomeCT Program, we managed over \$112 million in direct homeowner assistance, and in Massachusetts, under the Homeowners Assistance Fund (MassHAF), we guided 14,000 homeowners experiencing financial hardship. We are grateful for the opportunity to provide this support to so many people in need.

Altogether in 2024, Credit.org was able to help more than 84,000 people - something we're truly proud of.

We're proud to continue expanding our reach and strengthening our impact together. Making a real difference in the lives of individuals and families is what inspires us every day!

Community Education Workshops

“Education is the foundation of empowerment, and we’re proud to make it accessible to everyone.”

- In 2024, staying true to our nonprofit mission, the Credit.org community outreach team conducted 78 workshops and provided education to 1,066 consumers through in-person and virtual settings (Zoom, etc.).

- Virtual workshops enabled Credit.org to expand our mission-driven reach, making financial education accessible beyond traditional locations.

- Zoom-type workshops were convenient for consumers seeking a live, interactive class without commuting.

- Through the agency’s online learning portal, the Financial Instructional Training (FIT) Academy, we further our mission by empowering consumers to enhance their financial knowledge from home, 24/7, at their own pace.

- In 2024, 8,732 consumers utilized the FIT Academy online platform.

- Statistical analysis showed a 31% average increase in knowledge among FIT Academy participants, with pre-test scores averaging 68% and post-test scores 89%, transforming financial confidence and capability from “D+” to “B+” - a direct reflection of our nonprofit commitment.

Community Education & FIT Academy

- 78 workshops
- 1,066 participants, in-person and virtual
- FIT Academy metrics:
 - 8,732 users (2024)
 - 31% average knowledge increase
 - 24/7 self-paced learning



Photo: Credit.org’s own Claudio Espino leads an educational workshop.

- Participants receive a recognition document upon completing each class.

- Over the past eleven years, the FIT Academy has advanced our nonprofit mission by reaching 72,935 people with life-changing financial education.

Public Awareness

As a nonprofit, Credit.org is dedicated to serving the community by offering free personal-finance education and raising public awareness of our counseling services and financial literacy programs. We accomplish this through accessible educational resources, community outreach, and diverse media platforms, including printed materials and the internet.

- In 2024, these efforts resulted in 315,108 new visitors to Credit.org's educational site.

- Of these visitors, 99.5% were new users and 0.05% were returning users.

- Over 197,049 visitors accessed its educational content, blog, tools, and other financial resources.

- Additionally, there were 335,363 total page views of the education courses landing page.

Credit.org is a trusted nonprofit resource for media interviews on financial education topics, providing insights to inform and empower the public.

Our commitment to public service extends to media advocacy. For example, when a woman in Huntington Beach, California, was wrongly asked to pay a debt she did not owe, she turned to the NBC News Investigations Team for help.



Melinda Opperman from Credit.org talked to NBC News about consumer rights and protecting your credit score, reinforcing our mission to educate and protect the community.

Watch the NBC News story about a woman being asked to pay a debt she did not owe:



"Certified credit counselors are game changers," Credit.org's Melinda Opperman said, and working with a trusted nonprofit can make all the difference. Our certified counselors are neutral, unbiased resources - here to help you take control of your finances confidently.



Watch her message and see how trusted support leads to real progress:



Partner Spotlight

This Partner Spotlight is dedicated to expressing our heartfelt thanks to our extraordinary partners and funders. Your steadfast belief in our nonprofit mission enables us to deliver programs and vital services, particularly housing counseling that transforms outcomes for homebuyers, homeowners, renters, and individuals overcoming homelessness.

We sincerely thank our community partners, funders, and supporters who stand with us year after year. Your belief in our mission and unwavering dedication inspire us as we work to create opportunities for homeownership, financial stability, and vibrant neighborhoods. Together, we're building a future where every family has a welcoming place to call home, and that wouldn't be possible without you.

We take pride in being a Balance Network counseling agency that offers U.S. Department of Housing and Urban Development (HUD)-approved housing counseling through the CalHFA's National Mortgage Settlement Housing Counseling



Photo: The Balance Intermediary Team (center), Linda Davis-Demas, and Kristina Morden visited our Headquarters offices in Riverside, CA. Credit.org team (left to right): Brenda Garcia, Melinda Opperman, Michelle Taylor, and Cyndi Williams (far right).

Program for Californians struggling to pay their rent or mortgage.

We are honored to be recognized as a HUD-approved housing counseling agency, allowing us to serve our community with the highest standard of excellence. We applaud HUD's "Let's Make Home the Goal" campaign for raising awareness about the value of HUD-certified housing counseling.



Photo: (R to L) Associate Deputy Assistant Secretary Terry Carr, Office of Housing Counseling (OHC), U.S. Department of Housing & Urban Development, with Credit.org's Melinda Opperman, at OHC's Regional Meeting in May 2024.

America Saves Champion Award

Credit.org Honored with Prestigious Savings Champion Award
A Distinction in Financial Literacy Excellence



America Saves Week
April 8 - 12, 2024



Photo: Inland SoCal Housing Collective celebrated #AmericaSavesWeek by making their pledges to save.

Credit.org was one of only 18 organizations nationwide to receive this special distinction out of more than 4,600 participants in America Saves Week (ASW), held April 8–12, 2024, during Financial Capability Month. This recognition highlights our leadership in promoting financial literacy and savings across our community.

Earning the ASW Savings Champion Award for three consecutive years (2022–2024) reflects our continued commitment to financial education and empowerment. The annual award honors organizations making the greatest impact during the week-long ASW celebration.

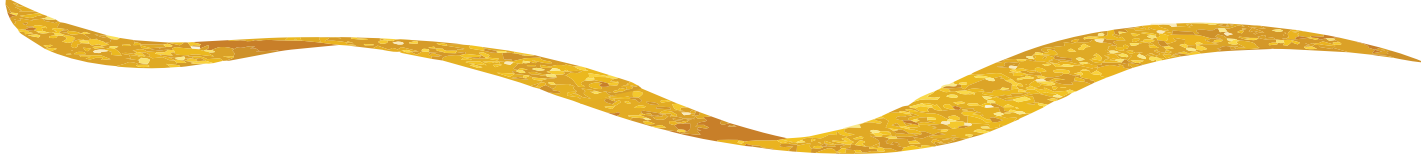
Credit.org coordinates the Inland Empire Saves and San Diego Saves campaigns, which run year-round with extra focus during ASW—a key savings period for many low-to-moderate-income consumers receiving tax refunds.

During ASW, we hosted custom daily webinars led by our Credit.org team, joined for three sessions by Thuy Pham, Senior Benefits Advisor at the U.S. Department of Labor, Employee Benefits Security Administration. Topics included: Save Automatically, Save for the Unexpected, Saving for Major Milestones, Paying Down Debt is Saving, and Saving at Any Age. All sessions were recorded and uploaded to our YouTube channel for continued education and outreach.

We are passionate advocates for saving and proud to serve as campaign coordinators for Inland Empire Saves and San Diego Saves. Saving isn't just about preparing for financial emergencies or achieving personal goals, it's about building generational wealth and creating lasting opportunities for families. When individuals understand the power of saving, they're empowered to make choices that benefit themselves and future generations alike.



Board of Directors

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Todd Emerson

CHIEF EXECUTIVE OFFICER
SPRINGBOARD SOCIAL ENTERPRISES

Cyndi Williams

PRESIDENT AND CEO
CREDIT.ORG

Stacie Anctil, Chair

MANAGING DIRECTOR
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Ethan A. Horn, Treasurer

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