



Annual Report 2025

Index Overview

Navigating Trust, Security, and Progress

A guide through the key moments and milestones of 2025, showcasing how trust, security, and progress anchored our work and advanced our mission over the past year.

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“I can actually breath now, without experiencing the incredible anxiety I was living with every day. The individual I worked with was very personable as well as professional. I appreciate how respectful he was, and I never felt judged. He took as much time as needed, and was encouraging.”

-Apprisen BBB Review

CEO Message

Insights from our CEO on leadership, resilience, and the year ahead.

Celebrating DMP Wins

A snapshot of client progress through Apprisen’s Debt Management Program, highlighting measurable results and a client success story.

Partner Highlights

A featured partnership showcasing collaborative impact, client outcomes, and a participant story.

Looking Forward

A look ahead at how digital innovation will scale access while deepening personalized, client-centered support.

Building Trust

As we reflect on the past year, three principles stand out: **trust**, **security**, and **progress**. These values guided our strategy, informed our decisions, and shaped how we served our clients, partners, and communities.



Trust remains the foundation of everything we do. In a time of rapid change and increasing complexity, we stayed focused on acting with integrity, transparency, and accountability. By listening closely, communicating clearly, and delivering on our commitments, we reinforced the confidence our clients and partners place in us.

Security is essential to sustaining that trust. Over the past year, we strengthened our risk management practices, modernized infrastructure, and prioritized data protection and operational resilience. By proactively addressing risk, we created a secure environment that enables confidence, reliability, and responsible innovation.

With trust established and security reinforced, we were able to focus on **progress**. We advanced innovation, improved efficiency, and scaled our impact by embracing smarter technologies and streamlined ways of working. Progress for us is measured not only in results, but in sustainable growth, stronger relationships, and long-term value.

None of this would be possible without our dedicated staff. Their expertise and shared commitment continue to drive our mission forward. As we look ahead, we are well positioned to meet new challenges with focus, discipline, and optimism—building a future that is secure, responsible, and full of possibility.

As you'll see throughout this report, trust anchors who we are, security underpins how we operate, and progress defines how we continue to expand our impact responsibly.

DMP Wins

Progress in Action: Building Financial Security

Helping people reduce financial stress and move forward is at the heart of our work. These results reflect the commitment of our clients and the power of consistent, supportive guidance.



\$21,412,502

Total Debt Paid Off By Graduates Combined

649

Successful Completions

4435

Total DMPs

65.39%

Completed Their DMP Early

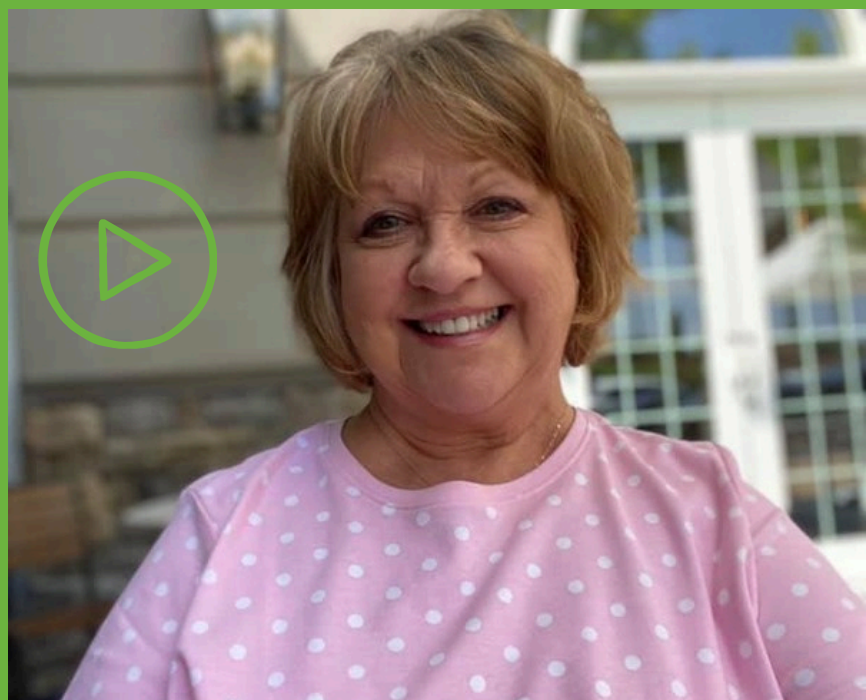
1,914

NEW DMP Enrollments

“

Apprisen absolutely answered my prayers. It took me four years to finally get the debt management program paid and now debt-free. And I owe it all to Apprisen.

-Judi, DMP Graduate



Financials

Security Through Responsible
Stewardship and Growth

ASSETS \$5,446,807

LIABILITIES \$1,161,287

NET ASSETS

**Without
Restrictions** \$4,257,578

With Restrictions \$27,942



Financial Summary

\$3,749,303

Total Revenue

\$3,346,254

Total Expenses

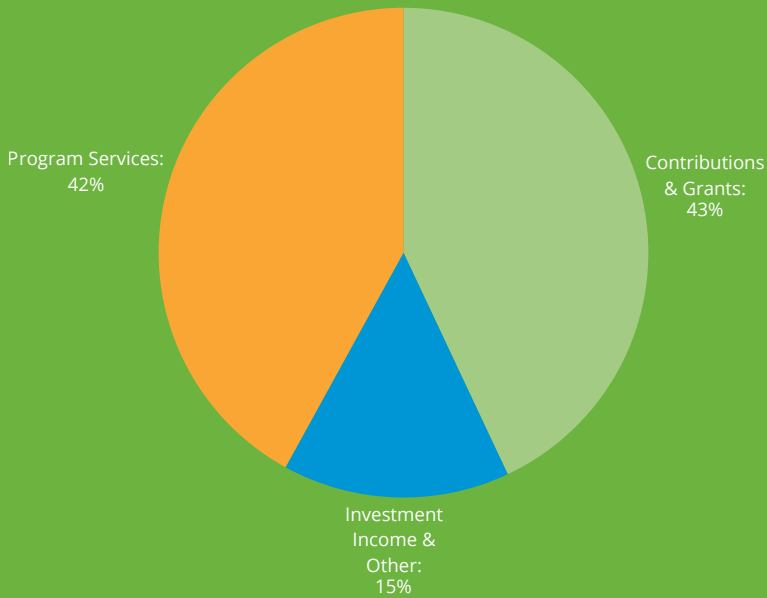
\$403,049

Net Operating Surplus
(Capacity for Reinvestment)

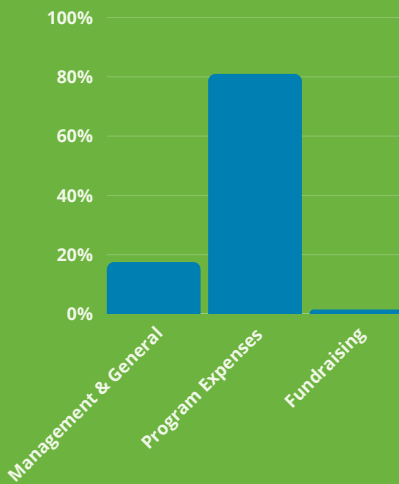
This surplus strengthens Apprisen's financial security and provides flexibility to reinvest in innovation, risk management, and client-centered services.

Breakdown

Revenue



Expenses



“Strong financial stewardship is how trust becomes durability. In 2025, our disciplined approach strengthened Apprisen’s security while creating the capacity to reinvest in innovation, people, and long-term impact.”

— Chris Kallay, Chief Financial Officer

Partner Highlight

Trusted partnerships amplify impact together.

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Metro United Way (MUW) was delighted to partner with Apprisen through a collaborative grant funded through Louisville Metro Government to bolster economic mobility. Apprisen provided financial coaching to Louisville residents wishing to improve their financial stability by supporting individuals' progress in areas such as income, savings, credit, debt, and assets. A key element of this effort was to assist individuals with their education, training, and employment goals while simultaneously addressing all areas related to personal financial management.

Research from the Annie E. Casey Foundation has shown that individuals who access more than one type of financial service such as coaching while participating in workforce development training are 3-4 times more likely to reach a major financial goal than individuals who access only one type of financial service, such as workforce training alone.

-John Nevitt from Metro United Way



I had the opportunity to work with Jessica at Apprisen from 2024 to 2025, and her guidance made a meaningful difference in my financial journey. She helped me improve my credit, build a realistic budget, and better manage my day-to-day cash flow in a way that actually worked for my life. Jessica took the time to understand my situation without judgment and provided clear, practical steps I could follow. She also connected me with valuable resources and organizations that offered additional support when I needed it. I would highly recommend Jessica and Apprisen to anyone looking for compassionate, knowledgeable help in taking control of their finances.

-Andrea B, Metro United Way Participant

Proven Results

Since the launch of this multi-year collaboration, 328 individuals have made progress across key financial goals, with average annual incomes increasing by \$12,000, savings by \$1,000, credit improving by 26 points, and debt decreasing by \$1,494.

Trusted Partnership

This impact was made possible through the quality services provided by Apprisen, whose trusted relationships and financial coaching expertise were central to client success and exceeding collaboration goals. Apprisen remains a valued partner, and we look forward to continued efforts to strengthen households together.

Our Valued Partners

We prioritize **integrity and transparency** in our operations, fostering **strong relationships** with partners to ensure a stable and secure future for all communities.



Department of Aging



Innovation Highlight

Progress Enabled by Secure, Digital-First Foundations

In 2025, Apprisen launched a pivotal innovation by initiating the modernization of our case management systems, laying the groundwork for a more connected, digital-first client experience. This effort reflects a core belief that Apprisen is a financial health partner—not a crisis exit ramp—helping people build stability over time through trust, personalization, and digital tools.

This early phase focused on connecting education, counseling workflows, and clear next-step recommendations so each client interaction—whether self-directed or counselor-assisted—could lead to stronger outcomes. Enhancements to the Integrated Case Management platform prioritized automation, better data capture, and smoother transitions from education to counseling and debt solutions.



By starting with the foundation, Apprisen reduced friction for both clients and staff while aligning technology, operations, and client needs. This innovation represents the first step in transforming how financial guidance is delivered and establishes the infrastructure required for consistency, accountability, and future growth across the communities we serve. By aligning technology, operations, and governance, Apprisen reinforced security while creating the foundation for scalable, human-centered progress.

Digital Marketing Impact

A holistic strategy enabled smarter experimentation and growth.

- **Holistic, Conversion Strategy:**
We shifted from evaluating isolated channel results to a visual, holistic conversion funnel—making it easier to see how efforts work together to drive meaningful conversions.
- **Expanded Client Storytelling:**
Automated testimonial collection increased client participation and expanded authentic, reusable stories for marketing.
- **New Channel Pilot:**
Comcast TV ads delivered 326,387 impressions, expanding reach, supporting brand visibility, and informing future media investment decisions.

Results of Our New Digital Marketing Partnership:

Improved campaign structure lowered costs and clarified high-value channels; refined targeting and creative drove higher-quality engagement; enhanced reporting enabled faster, data-informed optimization.

Record-Breaking Wins:

- Sept. 2025: Digital marketing drove a 190% YOY increase in DMP activations.
- Oct. 2025: Digital efforts resulted in a 132.5% YOY increase in DMP activations.
- 2025: The strongest year overall in nearly 15 years, with positive year-over-year results across all categories.

These gains reflect progress driven by precision—using data responsibly to connect the right people to the right support at the right time.



Looking Forward

Digital innovation is expanding access while preserving personal support.

Looking forward, Apprisen is building on a transformative year with a clear purpose: rooted locally, accessible anywhere, and powered by digital innovation. With the foundation in place, our focus turns to advancing the transformation by scaling access, strengthening consistency, and deepening personalization across every client journey.

Central to this future is the continued evolution of IRIS as a single, unified front door—supported by modernized systems and the responsible use of AI-enabled tools that guide clients to clearer insights and next steps. As IRIS matures, artificial intelligence will enhance personalization, streamline routine interactions, and surface timely recommendations, allowing counselors to dedicate more time to high-impact, relationship-driven support.

These tools extend human expertise rather than replace it.

This digital-first approach allows Apprisen to grow without sacrificing quality. In 2025, these efforts supported a 15% increase in clients served, demonstrating how thoughtful innovation can expand reach while preserving a compassionate, client-centered experience over the long term.

Together, these efforts ensure Apprisen remains a trusted guide—secure in its foundation and focused on progress that lasts.

“Rooted locally, accessible anywhere—digital innovation and AI-enabled tools allow Apprisen to scale impact without losing the personal connection.”

Meet the Board

Leaders in Trust & Security for Our Future Success

Our Board of Directors embodies **expertise and commitment** to foster innovation and growth. Each member brings a wealth of experience, guiding our mission to establish trust and security in every aspect of our operations while focusing on sustainable progress.



Kayla E. Selhorst
CME Credit Union



Michael R. Harding
Harding Financial
Group



Stacy E. Toki
BMI Federal Credit Union



Joshua M. Curtis
Footprint Capital



Jay E. Michael
Jay Michael Law



Teresa Holland Rich
Yakima Valley Community College



Steven A. Weiker
Kicked Up Technology

Our Commitment to Trust, Security, and Progress



Trust shapes every client interaction. Security governs how we steward data, finances, and systems. Progress drives how we scale impact responsibly—today and into the future.

Contact

For inquiries about our services, partnerships, or feedback, please reach out to our dedicated team. We are committed to supporting our clients and fostering collaborative success in all endeavors.

- **Email:** info@apprisen.com
- **Phone:** 1-800-355-2227
- **Address:** 700 Taylor Rd. Suite 190 Gahanna, Ohio 43230
- **Website:** www.apprisen.com