



## NEWS RELEASE

# OppFi's Spring 2025 Financial Health Survey Shows Modest Gains Amid Vulnerability and Economic Anxiety

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Survey shows OppFi customers are experiencing stabilized finances, but struggle with savings and increased living costs due to persistent economic pressures

CHICAGO--(BUSINESS WIRE)-- OppFi Inc. (NYSE: OPFI) ("**OppFi**"), a tech-enabled, mission-driven specialty finance platform that broadens the reach of community banks to extend credit access to everyday Americans, today announced the findings of its Spring 2025 Financial Health Survey. The survey, conducted semi-annually using the **Financial Health Network's** FinHealth Score® framework and grounded in OppFi's longstanding engagement with financially underserved consumers, provides a comprehensive snapshot of customer financial well-being and evolving economic sentiment.

The spring survey reveals a nuanced picture for credit-challenged consumers. While some customers show signs of financial improvement, many continue to face significant challenges, particularly in the face of inflation and tariffs. The survey also highlights persistent concern about financial vulnerability among customers at key loan lifecycle stages and growing concern about long-term financial goals.

Key findings from the Spring 2025 Financial Health Survey include:

- **Widespread Financial Anxiety** – Survey responses revealed deep concerns about rising costs of living, reduced purchasing power, and the inability to afford basic necessities. Up to 70% of customers expressed worry about increased prices impacting their ability to meet household bills.

- Limited Emergency Savings – Nearly one in four customers (24.3%) reported having less than one week's worth of savings available, highlighting the need for emergency credit access.
- Macroeconomic Pressures Intensify – Nearly 70% of customers reported saving less since the start of the year, citing inflation and tariffs as major reasons. The percentage of customers who felt no macroeconomic impact dropped 13% year-over-year.

"The latest survey underscores the financial concerns that many consumers continue to have," said Todd Schwartz, CEO and Founder of OppFi. "A lack of savings and credit access to emergency funds leaves a large number of consumers vulnerable to emergency credit shocks, though we are encouraged that the data clearly indicates that OppLoans are helping them meet their immediate financial needs. However, we also see that external factors such as inflation create persistent anxiety about the future. This concern is shaping how consumers spend, save, and plan. That is why we conduct this survey twice a year – alongside other tools – to consistently monitor the evolving needs and deliver enhanced support to customers that can build lasting financial resilience."

The survey, conducted via Qualtrics, uses the Financial Health Network's eight-question FinHealth Score® framework to assess spending, saving, borrowing, and planning behaviors. OppFi supplements this framework with additional questions to better understand the unique needs of its customer base.

### About OppFi

OppFi (NYSE: OPFI) is a leading financial technology platform that powers banks to help the everyday consumer gain access to credit. Through its unwavering commitment to customer service, the Company supports consumers, who are turned away by mainstream options, to build better financial health. In 2021, OppFi was recognized by the Deloitte North America Technology Fast 500 for the fourth consecutive year. OppFi maintains a 4.7/5.0 star rating on Trustpilot with more than 2,700 reviews and an A+ rating from the Better Business Bureau (BBB), making the Company one of the top consumer-rated financial platforms online. For more information, please visit [oppfi.com](https://www.oppfi.com).

### Forward-Looking Statements

This press release includes "forward-looking statements" within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. OppFi's actual results may differ from its expectations, estimates and projections and consequently, you should not rely on these forward-looking statements as predictions of future events. Words such as "expect," "estimate," "project," "budget," "forecast," "anticipate," "intend," "plan," "may," "will," "could," "should," "believes," "predicts," "potential," "possible," "continue," and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. These forward-looking statements include, without limitation, OppFi's

expectations with respect to the future performance of OppFi's platform and OppFi's expectations for its growth. These forward-looking statements are based on OppFi's current expectations and assumptions about future events and are based on currently available information as to the outcome and timing of future events. These forward-looking statements involve significant risks and uncertainties that could cause the actual results to differ materially from the expected results. Most of these factors are outside OppFi's control and are difficult to predict. Factors that may cause such differences include, but are not limited to: the impact of COVID-19 on OppFi's business; the impact of stimulus or other government programs; whether OppFi will be successful in obtaining declaratory relief against the Commissioner of the Department of Financial Protection and Innovation for the State of California; whether OppFi will be subject to AB 539; whether OppFi's bank partners will continue to lend in California and whether OppFi's financing sources will continue to finance the purchase of participation rights in loans originated by OppFi's bank partners in California; the risk that the business combination disrupts current plans and operations; the ability to recognize the anticipated benefits of the business combination, which may be affected by, among other things, competition, the ability of OppFi to grow and manage growth profitably and retain its key employees; risks related to new products; concentration risk; costs related to the business combination; changes in applicable laws or regulations; the possibility that OppFi may be adversely affected by other economic, business, and/or competitive factors; risks related to management transitions; and other risks and uncertainties indicated from time to time in OppFi's filings with the United States Securities and Exchange Commission, in particular, contained in the section or sections captioned "Risk Factors." OppFi cautions that the foregoing list of factors is not exclusive, and readers should not place undue reliance upon any forward-looking statements, which speak only as of the date made. OppFi does not undertake or accept any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements to reflect any change in its expectations or any change in events, conditions or circumstances on which any such statement is based

Investor Relations:

Mike Gallentine

Head of Investor Relations

**[mgallentine@oppfi.com](mailto:mgallentine@oppfi.com)**

Media Relations: **[media@oppfi.com](mailto:media@oppfi.com)**

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