

C. COMMUNITY REINVESTMENT GOALS

Financial institution’s annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate- income neighborhoods within the City of Philadelphia.

- 1. Provide an overview of the financial institution’s annual Community Reinvestment Goals and confirm most recent CRA rating.**

J.P. Morgan Chase Bank N.A. (Chase) has a proven history of commitment to the goals of the Community Reinvestment Act (CRA) – to ensure that credit is available to all communities, including those that are low- and moderate-income (LMI). Additionally, the bank has long supported economic development, affordable housing, support services, education, and other community development initiatives by partnering with non-profit organizations and financial intermediaries devoted to these areas.

The most recent CRA examination, completed by the Office of the Comptroller of the Currency, covered CRA activities from January 1, 2014 – December 31, 2019, with an overall Satisfactory rating. In addition to the overall bank rating, the Philadelphia-Reading-Camden, PA-NJ-DE MMSA, Chase received an Outstanding rating.

- 2. Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.**

Type	2022 Goals	2022 Results	2023 Goals
Small Business Loans	NA	1095	NA
Home Mortgages	NA	249	NA
Home Improvement Loans	NA	2	NA
Community Development Investments	NA	0	NA

If applicable, explain why the previous year results did not meet the stated goal.

Chase does not set specific lending or investment targets in the communities it serves. We strive to achieve the highest possible CRA rating in accordance with safe and sound business practices.

3. Provide the actual number and dollar amounts of residential mortgages, home improvement loans, community development investments, consumer loans, and small business loans, and other commercial loans made in neighborhoods within the City of Philadelphia.

Calendar Year 2022

Number of Loans by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	66	183	145	263	657
Home Improvement	0	2	0	0	2
Small Business Loans	217	878	857	1835	3,787
Community Development	0	0	0	0	0
Consumer Loans	NA	NA	NA	NA	NA
Other Commercial Loans	NA	NA	NA	NA	NA
Total:	283	1,063	1,002	2,098	4,446
How many business loans were originated?	NA	NA	NA	NA	NA

Value of Loans (\$) by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	\$11,905,000	\$39,560,000	\$34,757,000	\$110,992,000	\$197,214,000
Home Improvement	\$0	\$179,000	\$0	\$0	\$179,000
Small Business Loans	\$2,747,400	\$9,977,600	\$9,474,200	\$22,197,351	\$44,396,551
Community Development	\$0	\$0	\$0	\$0	\$0
Consumer Loans	NA	NA	NA	NA	NA
Other Commercial Loans	NA	NA	NA	NA	NA
Total:	\$14,652,400	\$49,716,600	\$44,231,200	\$133,189,351	\$241,789,551
% of Consumer Loans made through Credit Cards	NA	NA	NA	NA	NA

4. Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).

Chase makes substantial investments in New Market Tax Credit Investments which help provide community services and revitalization/stabilization efforts to LMI communities. In the City of Philadelphia, the bank has supported these efforts by providing over \$46 million in CD investments. Investments made by Chase supported the development of more than 500 units of affordable housing for those that have low- or moderate-incomes.

Chase has long supported economic development, affordable housing, support services, education, and other community development initiatives by providing grants to non-profit organizations and financial intermediaries devoted to these areas. In addition, the bank has been a leader in designing and fostering innovative programs to meet the changing needs of its communities. During this period Chase provided over \$2.3 million in grants to non-profit organizations located throughout the City of Philadelphia for community development purposes.

5. Briefly describe any lending outreach programs geared toward minorities, low-income individuals, women, or immigrants. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.

In October 2020, JPMorgan Chase announced significant business changes and new investments to advance racial equity in America, especially among Black, Hispanic and Latino communities – through our [\\$30 billion commitment](#). These initiatives are part of a long-term, firmwide commitment to drive an inclusive economic recovery, support employees and break down barriers of systemic racism. The firm has taken new steps to address the housing affordability gap as part of the \$30 billion commitment to advance racial equity. This includes

- Philanthropic commitment: A new five-year \$400 million philanthropic commitment will address housing stability, affordability and wealth creation – this includes low cost loans, equity and grants. The firm created two new housing initiatives to advance affordability and stability in communities across the US:
 - o Working with the Urban Institute to identify, test and scale innovative affordable housing solutions, such as eviction prevention programs and tackling appraisal gaps, to better serve Black and Latino households; [more info here](#) and [here](#).
 - o Collaborating with Center for Community Investment at the Lincoln Institute of Land Policy to advance solutions such as preserving affordability of existing homes and expanding community ownership models in Chicago, Washington D.C., Los Angeles, Miami, New Orleans and Seattle. [More info here](#).
- New business practices: Chase’s Home Lending business is focused on four key pillars to help address the barriers to affordable and sustainable homeownership: hiring, expanding its presence, enhancing its products, and participating in policy reform.
 - o Hiring and expanding its presence: Chase is expanding its traditional home lending advisor network to include a new job called “Community Home Lending Advisor,” which is designed to be located in minority and low-to-moderate income communities. These individuals are experts in local housing and down payment assistance programs.

- Enhancing its products: To address two of the biggest barriers to affordable lending, Chase expanded its Homebuyer Grant program to \$5,500 to help more customers with closing costs and down payment assistance when buying a home in minority communities nationwide.
- Participating in policy reform: The Home Lending business is also actively engaging with industry partners and regulators to find ways to address gaps in the residential appraisal process as well as promoting increased diversity in the appraisal industry.

6. **Disparities in Lending:** Attach a long-term strategic plan to address disparities in the Bank’s or Financial Institution’s lending and investment activities that may be indicated in the [City’s 2021 annual lending study](#).

Label this document “Appendix II – Long-Term Strategic Plan.” If disparities are not indicated in the study, then a strategic plan on programs, lending, and branching patterns should be submitted. Label this document “Appendix II – Long-Term Strategic Plan”.

All depositories are required to respond per Chapter 19-200 as referenced:

“Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City.”

**APPENDIX II
CITIZENS BANK
COMMUNITY DEVELOPMENT
LONG TERM STRATEGIC PLAN**

Citizens is pleased to submit its Long-Term Strategic Plan as requested by the city Treasurer's Office, commissioned by the City of Philadelphia examining the Lending Practices of Depository Banks.

As Required by Chapter 19-200 of the Philadelphia City Code as referenced:

"Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."

OUR IMPACT

Community Development and Involvement is the core of our CRA strategic plan. The Community Development team at Citizens is dedicated to strengthening and serving communities by strategically engaging colleagues to build relationships with community organizations in an effort to support affordable housing, community revitalization, economic development and financial empowerment in our communities in compliance with the Community Reinvestment Act and the five key elements for our strategic plan are fueling Small Business Growth & Recovery; Homeownership & Affordable Housing; Financial Education & Empowerment; Community Revitalization & Economic Development and Workforce Development. Citizens Bank understands that a good bank is at the heart of a community, and that investing in our communities enriches us all. That's why we partner with local non-profit organizations to build vital connections to help communities prosper. Our programs assist those in need so they may receive food and clothing, find affordable housing, develop their skills for better jobs, and expand their financial literacy.

Since 2019, we continued to deepen our commitment to our communities, by building on partnerships with Feeding America, Junior Achievement, and the Local Initiatives Support Corporation to broaden and magnify the impact of our corporate giving in the areas of financial literacy, fighting hunger and strengthening communities. Additionally, we consistently strive to achieve an Outstanding CRA rating from the Office of the Comptroller of the Currency (OCC) who monitors and evaluates the Bank's compliance with the Community Reinvestment Act. In 2020, Citizens received an Outstanding CRA rating because of our Community Development efforts to serve the broad needs of our customer base and to strengthen the communities we serve.

LENDING RESULTS

HOME PURCHASE LOANS

- Per the 2021 Econsult Lending Study (page 179) Citizens Bank received the second highest home purchase lending composite score among all of the ranked depositories.
- Citizens, per the lending study issued 344 home purchase loans, an increase of 6.5% percent from 2020 to 2021.

- There was a 19.6% percent increase in applications and the number of denials increased by 41.2% from 2020 to 2021.
- Did not meet City average for the percent of loans issued to Hispanic, female applicants or borrowers in minority tracts or LMI tracts
- Ranked 2nd in the percent of loans issued to Asian borrowers (20.9%)
- Fell below the citywide average denial ratio for Black applicants. For every white applicant denied, Citizens denied 1.83 Black applicants, well below the citywide average of 2.28.

Home Purchase Loans, Philadelphia	2020 Citizens %	2020 All Depositories %	2020 All Lenders %	2021 Citizens %	2021 All Depositories %	2021 All Lenders %
Loans to African Americans	10.5	18.7	19.9	14.5	20.0	19.5
Loans to Hispanics	6.5	9.9	10.7	7.3	11.5	11.6
Loans Minority Tracts	42.4	50.3	45.9	34.6	48.3	45.6
Loans LMI Borrowers	56.0	52.9	55.0	57.6	52.2	51.8
Loans LMI Tracts	31.9	40.5	35.8	26.2	39.5	35.2

Home Purchase Loans, Philadelphia	2020 Citizens	2020 All Depositories	2020 All Lenders	2021 Citizens	2021 All Depositories	2021 All Lenders
African American to White Denial Ratio	1.38	2.66	2.96	1.83	2.76	2.75
Hispanic to White Denial Ratio	2.16	2.07	1.86	1.44	2.31	2.28
Asian to White Denial Ratio	1.53	2.76	2.04	1.45	2.16	2.09

*Information in the chart above is from the 2021 (pg. 183) and 2020 (pg. 223) Econsult Lending Studies

As reflected in the chart above Citizens lending percentages for Loans to African Americans, Hispanics, and borrowers in minority tracts or LMI tracts was lower than all depositories. Customers that select N/A for their race could potentially have a negative impact on the percentages above. Residential Mortgages/HELOCS continued to be impacted by the external environmental factors in 2021 (specifically with regard to inventory). While Citizens outperformed several of our peers by exceeding the city average for the percent of loans issued to Asian applicants and LMI borrowers, we continue to recognize the need for improvement in loans to African Americans, Hispanics and Minority/LMI tracts. We continue to partner with housing counseling agencies, organizations that offer home buying workshops, and participate in lending discussions to identify lending opportunities. We also continued to convene several roundtable discussions with key community organizations and housing partners to obtain feedback on their priorities, challenges and how Citizens can best support them. Topics included barriers to homeownership/Access to Affordable housing, leveraging home equity challenges and

opportunities facing small and diverse businesses in Greater Philadelphia region, and workforce development needs and opportunities. In addition, we hired another diverse CRA loan officer. Through these partnerships, we still hope to see an increase in applications and work on ways to prepare the community for purchasing homes prior to submitting applications to result in lower denial ratios.

HOME REFINANCE LOANS

- Per the Econsult Lending Study (page 187), Citizens issued 842 home refinance loans, a 14.6 percent increase from 2020.
- In 2020, the number of applications increased by 16.9 percent and the number of denials decreased by 34.7 percent between 2020 and 2021.
- Citizens Ranked 1st in percent of home refinance loans to LMI borrowers for the third consecutive year. Citizens also ranked first in refinanced loans issued to applicants in LMI tracts. Citizens ranked 3rd in percent of loans issued to African American borrowers.
- Citizens was on par with or below the citywide average denial ratio for Black and Hispanic applicants relative to White applicants.

*Notes: Customers of home refinance originations selected N/A for their race for applications which can impact the results above. We continue to partner with organizations on financial education but offering sessions on credit to individuals in the community in an effort to decrease the number of denials.

HELOC**

**Notes: Because of changes in the Home Mortgage Disclosure Act (HMDA) reporting requirements, Home Improvement loans are no longer tracked and consistent with HMDA reporting. We began sharing information about HELOC originations in 2018.

HOME PURCHASE AND REFINANCE STRATEGY

Citizens Bank is a top lender in the mortgage sector and is focused on growing our market share in the states where we currently operate. Citizens Bank is dedicated to serving the mortgage financing needs of its community, including low- and moderate-income (“LMI”) borrowers and families residing in LMI areas as well as traditionally underserved communities. Our Portfolio Loan Program provides first-time homeowners with lower rates and more flexible underwriting requirements. Low- to moderate-income individuals, and/or those purchasing a home in low-to moderate-income neighborhoods can qualify for the program, which allows a low-down payment with no mortgage insurance and can be combined with approved community seconds, which are grants and subsidies provided by local organizations. Citizens Bank has the largest branch network in the Philadelphia market with 41 branch locations. Citizens also has fifteen branches in low- and moderate-income communities, which is more than any other branch in the city of Philadelphia. The bank has developed a multi-pronged program to serve LMI residents in Philadelphia. The program includes:

- 1) A broad set of mortgage loan programs, including portfolio and government-guaranteed loan programs that benefit LMI homebuyers by addressing key factors that hinder the ability of LMI and first-time homebuyers to achieve homeownership. Features and benefits of these programs include lower down-payment requirements, higher debt to income ratios, and our portfolio product also eliminates the need for private mortgage insurance.
- 2) Closing cost and down-payment assistance to borrowers who have low or moderate income or are purchasing homes in LMI communities.
- 3) Participating in and supporting local homeownership programs.
- 4) Participating in and supporting non-profit organizations serving the needs of LMI and first-time homebuyers through homeownership education initiatives.
- 5) Hiring talented Mortgage Loan Officers and CRA Mortgage Loan Officers who proactively identify, develop, and maintain a quality network of business relationships that serves as a source of referrals for new mortgage lending opportunities. In addition, current Mortgage Loan Officers are encouraged to participate in business related development opportunities, community efforts to promote home ownership and professional organizations.
- 6) Redesigning our website to feature CRA/Affordable Home Loan Products and Down-payment assistance programs. In November 2020 – Citizens launched the first CRA GOALBUILDER CRA Home Equity Line of Credit Product.
- 7) Piloted programs and additional training in branches located in Low to Moderate Income Tracts.

SMALL BUSINESS LENDING

In 2021 (page 219 of report) Citizens lending to small business ranked 3rd in its Small Business Lending compared to other city depositories.

SMALL BUSINESS LENDING STRATEGY

Citizens Bank is committed to meeting the needs of our business banking customers at every stage of their company's life cycle. Our goal is to simplify the way businesses get funding so they can focus on operating their business. Listed below are outlines of our recent initiatives to expand our small business lending reach and capabilities:

Partnership with new lending platform

Citizens Bank views small businesses as the economic engines of our local communities and is committed to fueling small business growth. Because of this commitment, Citizens continuously develops new partnerships and products to create better end-to-end experiences that are tailored to meet the needs of the

communities we serve. In 2018 we extended our lending capabilities to a digital small business lending platform which enables small businesses to quickly and easily apply online for loans, lines of credit and credit cards.

Citizens goal is to position small businesses for success and growth and the new service, and the new platform has enabled small businesses to quickly and easily apply for loans and lines of credit up to \$150,000 through a simple online application. In most cases customers are notified of approval decisions the same business day, and loans are funded within three business days.

SBA Expansion

Citizens Bank is a preferred SBA Lender and participant in U.S. SBA Loan programs. These programs provide more flexible terms, lower down payment requirements and an easier qualification process than conventional loans. Since 2018, Citizens has focused on expanding and enhancing our SBA Lending capabilities to better serve the community. We have dedicated underwriters, portfolio managers, sales support specialists and business development officers.

Small Business Community Partnership and Engagement

- Citizens actively partners with several organizations that work with small businesses and is an active participant in several small business initiatives. Examples include (but aren't limited to):
- Partner with Community First Fund/Finanta, The Enterprise Center, Local Initiatives Support Corporation, WORC, VestedIn, EntrepreneurWorks and other community development financial institutions (CDFI's) and small business organizations to deliver Business Technical Assistance.
- Created a Small Business Opportunity Fund program which provides capital to CDFI's to support lending and capacity to businesses in communities impacted by COVID-19, civil unrest, black and minority owned businesses, as well as financing to black and minority entrepreneurs interested in launching new ventures. A total of \$8.0+MM was invested in Philadelphia for this fund.
 - The fund is augmented with equity capital that provides grants to participants of CDFI entrepreneur training programs.
 - The program is amplified through active participation from Citizens Business Banking Relationship Managers (BBRM) that provide mentoring and coaching to businesses participating in programs through local CDFI's.
- Partnering with West Philadelphia Corridor Collaborative/VestedIn, EntrepreneurWorks to provide financial education and grants to businesses participating in their Business Smart Program and Pitch & Present Competition for local entrepreneurs.
- Providing grants to Black Women owned businesses through Philadelphia Alumnae Chapter of Delta Sigma Theta Sorority, Inc. and SCORE Philadelphia for their Minority Women's Entrepreneurial Development Program and Pitch Competition.
- Expanding partnerships with diverse chambers of commerce.

COMMUNITY ENGAGEMENT

Board Memberships

Citizens colleagues serve as members on boards and committees for nonprofit organizations that are involved promoting community development, small business, workforce development and affordable housing in the Philadelphia area. Some of these boards include the following:

- *Affordable Housing Centers of PA (AHCOPA)* is a HUD-Certified, non-profit housing counseling agency that provides housing counseling for the greater Philadelphia area. Their mission is to increase and preserve homeownership opportunities for low to moderate income and minority residents of Pennsylvania by providing resources and information on the home buying process and options to prevent foreclosure.
- *Baker Industries* is a non-profit organization that provides workforce opportunities to adults challenged by intellectual and/or physical disability, adults on parole/probation, adults with substance use disorder who are in an active recovery program and adults struggling with housing insecurity
- *Clarifi (Consumer Credit Counseling Services of Delaware Valley)* is a financial counseling agency that provides financial empowerment to individuals in the community
- *Community Integrated Services* is a non-profit organization that empower people with disabilities through individual employment opportunities that foster self-sustainability, equality, and community.
- *Covenant House* is the largest privately funded agency in the Americas providing shelter, food, immediate crisis care, and an array of other services to homeless and runaway youth. Colleagues provided board and financial education support.
- *The Enterprise Center Capital Corporation: Loan Review Committee:* Organization helps finance small businesses that have difficulty obtaining loans for start-up capital and business growth, whether that is due to poor credit history or a lack of collateral. With a focus on women- and minority-owned businesses, TEC-CC originates loans between \$2,500 and \$200,000 to entrepreneurs through its status as a CDFI (Community Development Financial Institution) and a U.S. Small Business Administration Microloan Intermediary.
- *Greater Philadelphia Chamber of Commerce* brings area businesses and civic leaders together to promote growth and create opportunity in our region. The Chamber's members represent eleven counties, three states, and approximately 600,000 employees from thousands of member companies and organizations.
- *Habitat for Humanity of Philadelphia* is an independently chartered affiliate of Habitat for Humanity International (HFHI), the largest nonprofit homebuilder worldwide. Habitat for Humanity of Philadelphia has built or sold 238 affordable homes to first-time homeowners in Philadelphia. The organization has strategically partnered with more than 600 families to make critical home repairs.

- *Junior Achievement of Southeastern PA and Junior Achievement of New Jersey* – Junior Achievement is the nation’s largest organization dedicated to giving young people the knowledge and skills they need to own their economic success. Their core content consists of work readiness, entrepreneurship and financial literacy.
- *Local Initiatives Support Corporation (LISC)* is a convener, an investor, and a capacity builder, Philadelphia LISC is a bridge between capital and communities. As a local office of the largest community development organization in the United States, their reach is national, and their impact is local. Philadelphia LISC is a bold and creative leader in community revitalization and a strong advocate for equitable development in diverse low-income communities.
- *National Black MBA Association Philadelphia Chapter* represents over 380 members from the Greater Philadelphia area in both private and public business sectors. Providing unique opportunities for black business professionals, MBA and undergraduate students, as well as entrepreneurs who are seeking to advance their careers, knowledge base and wealth potential. The organization also has a Leaders of Tomorrow youth program for high school students in Philadelphia. National Black MBA Association host the largest diversity fair in the country which was held in Philadelphia in September 2017 with over 10,000 individuals.
- *Opportunities Industrialization Center, Inc. (Philadelphia OIC)* is one of the region’s oldest and largest providers of tuition-free job training and career development services, offering everything from computers for beginners to advanced hospitality training.
- *People's Emergency Center (PEC)* mission is to nurture families, strengthen neighborhoods and drive change in West Philadelphia. PEC offers affordable housing, job training, parenting and early childhood education, financial education and planning, life skills and technology coursework. PEC seeks to change the life trajectory for the women and children who seek its services and inspire them to aspire to new heights.
- *Philadelphia Education Fund* creates equitable access to opportunities for students by providing resources and expertise that build paths to college and career success.
- *Philadelphia Mural Arts* is the nation’s largest public art program, that unites artists and communities through a collaborative process to create art that transforms public spaces and individual lives.
- *Philadelphia Works*: Philadelphia Works serves employers and career seekers in Philadelphia. As a non-profit organization, the organizations funds and oversees employment and training services to help Philadelphia employers access the talent they need to be competitive.
- *Project Home* empowers adults, children, and families to break the cycle of homelessness and poverty, to alleviate the underlying causes of poverty through a continuum of services such as housing, workforce development, education, and health care.

- *The Sunday Love Project* - The mission of The Sunday Love Project is to share food amongst the homeless, while simultaneously building community. Since its founding, the organization has served as a shelter for vulnerable, abused and homeless youth.
- *Urban Affairs Coalition*: The Urban Affairs Coalition unites government, business, neighborhoods, and individual initiative to improve the quality of life in the region, build wealth in urban communities, and solve emerging issues.
- *Uplift Solutions*: The mission of the organization is to reduce the barriers for justice involved individuals and at-risk youth, helping them find pathways to long-term success.
- *Valley Youth House*: The mission of the organization is to serve as a catalyst for youth to achieve their desired future through genuine relationships that support families ensure safe places and build community connections. The organization's efforts aim to assist those who are struggling to make their way back into society as contributing members.
- *Women's Community Revitalization Project*: The Women's Community Revitalization Project (WCRP) is committed to social and economic equity for low-income women and their families by developing affordable housing; provide supportive services; advocating for policy change; and honoring and promoting leadership, dignity, and justice in their communities.
- *Women's Opportunities Resource Center*: The mission of WORC is to promote social and economic self-sufficiency primarily for economically disadvantaged women and their families. WORC provides entrepreneurial training, individual business assistance, incentive savings programs, and access to business and financial resources

Financial Education

For well over 13 years, we have had a robust financial literacy program in Philadelphia where colleagues have conducted financial education workshops throughout the City. Citizens Bank colleagues support and participate in a variety of Financial Education initiatives in Philadelphia, including but not limited to: Esperanza/CareerLink, School District of Philadelphia and First Time Home Buyer Workshops with various organizations. Activities that have occurred through the year ended 12/31/2022 include the following:

Affordable Housing Centers of Philadelphia

A first-time homebuyer workshop was provided to Affordable Housing Centers of Philadelphia.

Allegheny West Foundation

Financial education was provided to Allegheny West Foundation.

Bartram's Garden

Financial education was provided to community youth at Bartram's Garden.

Beyond Literacy (aka Center for Literacy)

Financial education sessions were provided to Beyond Literacy.

Campus Philly

Two financial education sessions were provided to Campus Philly.

Careers Through the Culinary Arts

A financial education workshop was provided to Careers Through the Culinary Arts.

College Possible

A College Planning workshop was provided to College Possible.

Entrepreneur Works Fund

Financial education on small businesses was provided to the Entrepreneur Works Fund

Episcopal Community Services

Workshops on Savings and Banking Services were provided to Episcopal Community Services MindSet Program participants.

Esperanza

Financial education was provided to Esperanza CareerLink participants and to students of the Esperanza Career Academy.

Gaudenzia

Financial education was provided to Gaudenzia's clients.

Interim House

A financial workshop was presented to youth in partnership with Interim House.

JEVS Human Services

Two financial education workshops were provided to high school students in partnership with JEVS Human Services.

Junior Achievement of Southeastern Pennsylvania

Financial education using the Junior Achievement Finance Park curriculum was conducted in partnership with Junior Achievement of Southeastern Pennsylvania for Prospect Park High School, Methacton, Locke Elementary, Lankenau High School, Martha Washington High School and William Rowen Elementary School.

Local Initiatives Support Corporation

Four financial education workshops were provided to LISC Financial Opportunity Center (FOC) partner Strawberry Mansion CDC clients.

National Black MBA Philadelphia Chapter

A workshop on Investing was provided to the National Black MBA Philadelphia Chapter.

New Kensington Community Development Corporation

A first-time homebuyer workshop was presented to New Kensington Community Development Corporation.

Northwest Counseling Service

A first-time homebuyer workshop was provided to Northwest Counseling Service.

Philadelphia Chinatown Development Corporation

Three first-time homebuyer workshops were presented to Philadelphia Chinatown Development Corporation.

School District of Philadelphia

A financial education session was provided in partnership with the School District of Philadelphia to high school students on Credit and a career mentoring session to elementary students.

SCORE

Four Small Business coaching sessions were provided to SCORE.

Steppingstone Scholars

Financial education was provided to high school students in partnership with Steppingstone Scholars.

Tech Impact

Two financial education workshops were provided to IT works Peirce College program participants.

The Business Center

A financial education workshop was presented to youth at The Business Center.

United Communities of Southeast Philadelphia

Financial education was provided for first time home buyers in partnership with United Communities of Southeast Philadelphia

University City Science Center

Eight financial education sessions were presented to University City Science Center Bulb Program participants.

Uplift Solutions

Financial education was presented to Uplift Solution's teen after school and adult clients on a weekly basis.

VestedIn

Business workshops and coaching was provided to small business owners in partnership with VestedIn.

World Affairs Council

Financial education was presented to interns at the World Affairs Council.

Why Not Prosper

A financial education workshop was presented to youth in partnership with Why Not Prosper.