$4.7 Billion

RESOLVED IN 2025

beyond

2025 Client Outcomes Report

Real Data. Real Results. Real People.

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About Beyond Finance

This report documents the outcomes Beyond Finance clients experienced in 2025 — what they saved, how quickly they saw results, and the quality of service behind those results, measured against observed client data, not projections.

Beyond Finance is one of the largest debt consolidation companies in the United States. Founded in 2011, we've resolved upwards of $15 billion in client debt, with $4.7 billion resolved in 2025 and $3.6 billion in 2024. In 2025, we obtained offers reducing clients' debt by more than $1.1 billion after fees, and returned roughly $3.5 billion to household budgets through lower monthly payments. Beyond Finance holds an A+ rating with the Better Business Bureau and a 4.6 out of 5.0 on Trustpilot, with more than 68,000 five-star reviews across platforms, and employs more than 2,200 U.S.-based team members.

$4.7 billion
CLIENT DEBT RESOLVED IN 2025

$1.1 billion
TOTAL CLIENT SAVINGS IN 2025

4.6/5
TRUSTPILOT RATING
21,000+ reviews

Summary of Key Outcomes

The numbers below summarize Beyond Finance's 2025 results; each is detailed in the sections that follow.

FIGURE 1

Summary of Beyond Finance client outcomes, 2025

Headline savings, speed, and service results for the 2025 program year.

METRIC	RESULTS
Total client debt resolved	**$4.7 billion**
Total client savings	**$1.1 billion**
Monthly relief returned to household budgets	**~$3.5 billion**
Monthly cash savings: program deposits vs. what clients were paying to their creditors (2025 enrollments)	**Median monthly savings: $468; Average monthly savings: $608**
Monthly cash savings: program deposits vs. minimum payments (2025 enrollments)	**Median monthly savings: $614; Average monthly savings: $822**
Average savings on resolved debts (before program fees)	**49%**
Average savings on resolved debts (after program fees)	**28%**
Total cost vs. debt-relief alternatives (% of balance repaid)*	**Beyond Finance: ~75% Credit counseling DMP: ~110–130% Consolidation loan: ~130–187% Minimum payments only: ~190–340%**
Clients receiving a first resolution offer within 3 months	**70%**

*Source: Beyond Finance client outcome data, 2025. Savings are for all customers across 2025. Savings for resolved debts excludes legally contested accounts. First resolution results are for engaged program participants for 2025. *The ~75% total-cost-vs.-alternatives value reflects median outcomes for Beyond Finance programs that graduated in 2025 (Figure 12) — a different population and measure than the 28% average-savings value above, which reflects the average across all individual debts resolved in 2025 for engaged program participants (Figure 9).*

Who We Serve

Debt is now the norm, not the exception.

U.S. household debt hit a record $18.8 trillion in Q1 2026 — up $4.6 trillion since the end of 2019. Credit card balances make up $1.25 trillion of that, and the average APR on cards carrying a balance is nearly 22%, up from about 15% in early 2021. As of Q1 2026, 4.8% of all household debt was in some stage of delinquency.

Americans increasingly cannot pay off their credit cards. 47% of cardholders now carry a balance month to month, and of those, 61% have carried it for at least a year and 22% don't expect to ever pay it off. About 27 million Americans can only afford the minimum payment.

This is not a story of overspending; Americans have been absorbing shocks they neither controlled nor chose. The most common reason people fall into debt is an emergency or unexpected expense, cited by 41% of debtors. Another 33% point to everyday costs like groceries and utilities, up from 26% just two years earlier, as prices outran paychecks. The strain doesn't stay financial: 43% of Americans say money is hurting their mental health, and many describe the experience of carrying debt as feeling like they can't make a dent — and like there's no way out.

This is the reality Beyond Finance was built for. Debt is no longer a fringe issue confined to a narrow slice of the population; it is the mainstream American experience. Beyond Finance exists to meet that reality head on.

FIGURE 2

U.S. household debt, Q1 2026

Federal Reserve and consumer-survey measures of household debt.

U.S. HOUSEHOLD DEBT (Q1 2026)	
Total household debt	**$18.8 trillion+**
Increase since end of 2019	**$4.6 trillion**
Credit card balances	**$1.25 trillion+**
Average APR on cards carrying a balance	**~22%**
Cardholders carrying a balance	**~47%**
Cardholders carrying a balance for 1+ year	**~61%**
Cardholders who don't expect to ever pay it off	**~22%**

Sources: New York Fed (Household Debt and Credit, Q1 2026); Federal Reserve G.19; Bankrate 2026; TransUnion; WalletHub

Who is Beyond Finance for?

Beyond Finance is built for consumers with $5,000 or more in unsecured debt who will benefit from monthly cash flow relief, and a plan that tackles their principal balances — rather than stretching out minimum payments over many years. Clients span the full credit spectrum — roughly 500 to 750+ FICO — and across every income level, from fixed-income retirees on Social Security to working households across America.

FIGURE 3

Beyond Finance typical client profile at enrollment

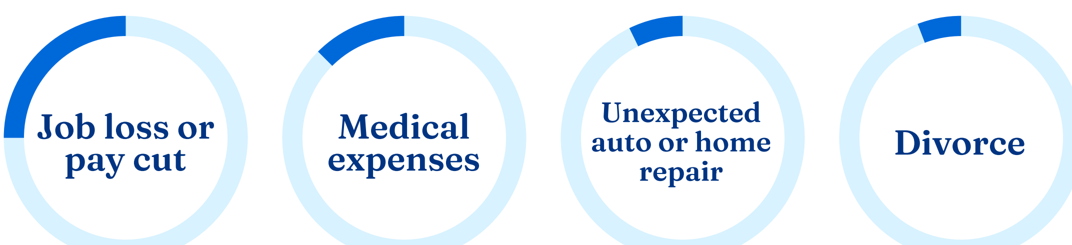
Credit profile, enrolled debt, and budget position of newly enrolled clients.

METRIC	DETAIL
Credit Scores Served	**500 – 750+ FICO**
Credit Card and Personal Loan Balances	**$5,000 – $250,000+**
Household Income	**All Incomes including Pensions and Social Security**
State Availability	**All 50 and DC**
Age	**18+**
Unsecured debt-to-income ratio	**10–50%+**
Average monthly creditor payments before enrolling	**$1,178**

Source: Beyond Finance client enrollment data. Evaluations, offers, and services are available in all 50 states and DC.

Why Clients Reach Out

Credit card debt is mostly a story of necessity, not splurging. In Bankrate's 2026 survey, 41% of debtors pointed to an emergency or unexpected expense — medical bills (12%), car repairs (8%), home repairs (8%) — and 33% to day-to-day costs like groceries and utilities, up from 26% in 2023. Beyond Finance's own enrollments mirror this:



1 IN 4 CLIENTS | 1 IN 8 CLIENTS | 1 IN 14 CLIENTS | 1 IN 17 CLIENTS

Client Savings

In 2025, Beyond Finance delivered savings to its clients in two distinct ways — by reducing the total debt they owed, and by lowering what they pay each month.

$1.1 billion

SAVED FOR CLIENTS, AFTER PROGRAM FEES ACROSS ALL CLIENTS IN 2025

This is the total amount by which Beyond Finance reduced our clients' debt in 2025, measured after program fees were collected. It is the gap between what clients owed their creditors (outstanding balances) and what they will actually pay to resolve those balances — money that will stay with clients instead of going towards debt. Because it is calculated after program fees, it reflects the real savings benefit clients received. This is a cumulative debt-reduction measure: the savings clients saw by resolving their debt for less than the full balance owed.

The two numbers are different lenses —

One is a reduction in what clients owe, the other a reduction in what they pay out each month.

$3.5 billion

RETURNED TO HOUSEHOLD BUDGETS THROUGH LOWER MONTHLY PAYMENTS, 2025

This is the total monthly payment relief Beyond Finance clients gained over the course of 2025 — the difference between what they paid in program deposits and what they were paying their creditors before, summed across every active client for the year. This number measures cash flow: the breathing room that returns to household budgets for rent, groceries, and other essentials while clients are in the program.

Beyond Finance vs. Industry Savings

Beyond Finance's 2025 client savings can also be measured against the debt relief industry as a whole, using the total ACDR (Association for Consumer Debt Relief) attributes to its accredited member companies.

$1.1 billion

BEYOND FINANCE CLIENT SAVINGS, 2025

Beyond Finance outcome data, 2025

~$2 billion

TOTAL SAVINGS, ACDR-ACCREDITED PROVIDERS

ACDR, "Debt Relief 101," 2025 (industry-wide)

FIGURE 4

Beyond Finance vs. all ACDR-accredited providers: client savings from resolved debt, 2025

Beyond Finance's 2025 client savings from resolved debt (including fees) compared with the industry-wide total 2025 savings from resolved debt ACDR attributes to its accredited members.

METRIC	2025
Total savings, ACDR-accredited debt relief providers (industry-wide)	**~$2 billion**
Beyond Finance client savings	**$1.1 billion**
Combined savings, all other ACDR-accredited providers	**~$0.83 billion**

Source: ACDR (Association for Consumer Debt Relief), "Debt Relief 101," acdr.org/debt-relief-101 (accessed July 2026): total annual savings ACDR attributes to accredited debt relief providers. Beyond Finance client savings reflects Beyond Finance's own 2025 outcome data (see Total client savings, above). The combined value for all other providers is derived by subtracting Beyond Finance's reported savings from ACDR's published total.

Beyond Finance's 2025 client savings alone exceed the combined savings of every other ACDR-accredited debt relief provider — making Beyond Finance the largest single source of client savings among ACDR's accredited membership.

Monthly Savings

Beyond Finance lowers what clients pay each month, and that reduction is worth measuring in two ways: by comparing the Beyond Finance monthly program deposits to the minimum payments clients would otherwise pay, and by comparing the program deposits to what clients were actually paying to their creditors before they enrolled.

Monthly savings: program deposits vs. minimum payments

Most clients arrive having tried to stay current by paying at least the minimum payments. At a typical credit card rate of about 22% APR, the minimum payment is mostly interest — paying that way can take roughly two decades to clear a balance, with the monthly cost staying high the majority of the payoff time.

Beyond Finance replaces those minimum payments with a single, lower monthly program deposit. On a dollar-weighted basis, clients save about 59% of what their minimum payments would require — a median of $614 and an average of $822 each month — and the savings grow with the size of the balance the client enrolls.

For a household in financial hardship, that gap is the difference between staying stuck in a cycle of interest and having room to cover essentials. Below, Figure 5 compares the minimum payments a typical client would face with the lower Beyond Finance program deposit, and the resulting savings; Figure 6 breaks the monthly savings out by debt amount.

FIGURE 5

Monthly savings: program deposit vs. minimum payments, 2025 (median and average)

What a typical client would owe on credit-card minimums, the program deposit with Beyond Finance, and the resulting monthly savings. Median values are computed independently at the program level and do not sum arithmetically. The median Beyond Finance monthly deposit ($482) is the observed median deposit across all enrolled programs during 2025.

MONTHLY PAYMENT	MEDIAN	AVERAGE
Minimum payment	**$1,117**	**$1,393**
Beyond Finance monthly program deposit	**$482**	**$571**
Beyond Finance monthly savings (vs. minimum payment)	**$614**	**$822**

Source: Beyond Finance client outcome data, 2025 vintages; programs with known last actual payments to each creditor. The credit-card minimum is modeled as MAX($25 floor, 2% of balance + monthly interest at a 22% APR); the Beyond Finance monthly payment is that modeled minimum less the client's monthly savings.

FIGURE 6

Monthly savings: program deposits vs. minimum payments, by debt balance, 2025

Median and average monthly savings by enrolled-balance debt, calculated by subtracting program deposit from the modeled credit-card minimum.

CLIENT DEBT	MEDIAN SAVED / MO	AVG SAVED / MO
$10–15K	**$240**	**$225**
$15–25K	**$405**	**$396**
$25–35K	**$629**	**$640**
$35–50K	**$958**	**$961**
$50–75K	**$1,394**	**$1,415**
$75–100K	**$2,104**	**$2,123**
>$100K	**$3,036**	**$3,310**
All bands	**$614**	**$822**

Source: Beyond Finance client outcome data, 2025 vintages; the credit-card minimum is modeled as MAX($25, 2% of balance + monthly interest at a 22% APR).

Monthly savings: program deposits vs. what clients were paying their creditors

Many clients were unable to keep up with minimum payments and were already underwater prior to enrolling. Often this need for immediate payment relief and inability to keep up is a driving force for them seeking debt relief. Others may have been able to pay higher than the minimums in an effort to make a bit more progress towards paying off balances. We use their last actual payments for each creditor before enrollment as a measure of what they were paying their creditors monthly to service their debt.

Measured against what clients were paying before, by joining Beyond Finance, clients freed up $608 a month on average — a median of $468, or roughly half of what they had been paying before joining Beyond Finance. In a typical household budget, freeing up that much cash each month is often what separates falling further behind from staying current.

This is the relief clients tend to feel first, before any single debt is resolved: more room in the monthly budget for rent, groceries, and other essentials. Below, Figure 7 compares what clients were paying their creditors against the lower Beyond Finance program deposit, and shows the resulting monthly savings; Figure 8 breaks the monthly savings out by debt balance.

FIGURE 7

Monthly savings: program deposit vs. creditor payments, 2025 (median and average)

What a typical client was paying their creditors monthly before enrolling compared against the program deposit with Beyond Finance, and the resulting monthly savings. Median values are computed independently at the program level and do not sum arithmetically. The median Beyond Finance monthly deposit ($482) is the observed median deposit across all enrolled programs during 2025.

MONTHLY PAYMENT	MEDIAN	AVERAGE
Creditor payments before enrolling	**$954**	**$1,178**
Beyond Finance monthly program deposit	**$482**	**$571**
Beyond Finance monthly savings (vs. prior creditor payments)	**$468**	**$608**

Source: Beyond Finance client outcome data, 2025. Creditor payments before enrolling reflect each client's last actual monthly payment to each creditor prior to enrollment. Medians and averages are reported separately and are not additive across columns.

FIGURE 8

Monthly savings: program deposits vs. what clients were paying to their creditors, by debt balance, 2025

Median and average monthly savings, comparing program deposit vs. client's actual last payments to each creditor before enrolling, by enrolled-balance band.

CLIENT DEBT	MEDIAN SAVED / MO	AVERAGE SAVED / MO
$10–15K	**$213**	**$223**
$15–25K	**$315**	**$326**
$25–35K	**$469**	**$486**
$35–50K	**$673**	**$699**
$50–75K	**$958**	**$994**
$75–100K	**$1,432**	**$1,473**
>$100K	**$2,060**	**$2,232**
All bands	**$468**	**$608**

Source: Beyond Finance client outcome data, 2025. Monthly savings measured by comparing each client's last actual payments to each creditor before enrollment to program deposits, by enrolled-balance band.

Savings Across Resolved Accounts

In 2025, Beyond Finance saved our clients $1.1 billion by obtaining offers reducing clients' debt even after program fees. Measured against the full outstanding balances, clients in 2025 resolved their debts for substantially less.

Below we lay out the average savings across all individual debts resolved in 2025 — the outstanding balances compared to the negotiated balance for each resolved debt.

In their first year in the program, engaged clients saved an average of roughly $4,200 across their resolved debts, after program fees.

FIGURE 9

Average Savings Across Resolved Accounts, 2025

Average savings based on the difference between the creditor balance at the time of negotiation and what clients actually paid to resolve that debt, before and after fees.

SAVINGS BASED ON OUTSTANDING DEBT BALANCE COMPARED TO NEGOTIATED BALANCE	RESULT
Average savings on debts resolved in 2025 (before program fees)	49%
Average savings on debts resolved in 2025 (after program fees)	28%

Source: Beyond Finance resolution offers for all programs in 2025 with engaged program participants. Savings measured by comparing creditor balance at time of negotiation to what clients will actually pay to resolve that debt. Savings for resolved debts excludes legally contested accounts.

On average, before program fees, clients resolved debts for approximately 51 cents on the dollar. On average, after program fees, clients paid roughly 72 cents on the dollar versus their outstanding debt. In their first year in the program, engaged clients saved an average of roughly $4,200 across their resolved debts, after program fees. These numbers reflect observed outcomes for engaged program participants — not projected or illustrative savings estimates. That 72-cents-on-the-dollar outcome compares to 110–130% of balance under a typical credit counseling debt management plan and 130–187% under a debt consolidation loan (see Figure 12) — meaning Beyond Finance clients pay less even after fees than they would repaying the same debt through other structured options.

Total Program Savings

Monthly savings are what clients feel first, but the fuller measure of the program impact is the total savings from resolving the debt — and how that compares with the alternatives a client would otherwise face. **We look at the savings in three ways:**

1

Total program payments compared to **what clients would have paid through making minimum payments over the years.**

2

Total program payments compared to **total outstanding balance, per graduating client — across all 2025 program graduates.**

3

Total program payments and payoff timeline compared to **other paths out of debt — a credit counseling debt management program, a consolidation loan, and making minimum payments only.**

Program savings: program vs. the minimum-payment path

For most clients, the realistic alternative to a debt resolution program is not paying the balance off in a lump sum — it is continuing to make minimum payments for years. The most meaningful measure of program savings, then, is how the total a client pays through Beyond Finance compares with the total they would have paid by staying on that minimum-payment path.

That difference is large, and it grows with the size of the balance. Across all programs that graduated in 2025, clients saved a median of $17,235 — with an average of $21,636 — based on having avoided the cost of continued minimum payments. For households carrying $15,000 or more in debt, the avoided cost runs well into the tens of thousands of dollars that would otherwise have gone to interest over many years, locking consumers into a cycle of repayment that would primarily service debt rather than reduce it.

These numbers are conservative in one important respect: they assume the consumer takes on no new debt or credit while repaying, and simply lets the existing balance run down under minimum payments. In reality, consumers on a minimum-payment path often keep using credit and continue accruing interest, so the true cost of that path is frequently higher than what is shown here. Therefore, the savings from resolving debt through Beyond Finance can often be considerably greater than these numbers suggest.

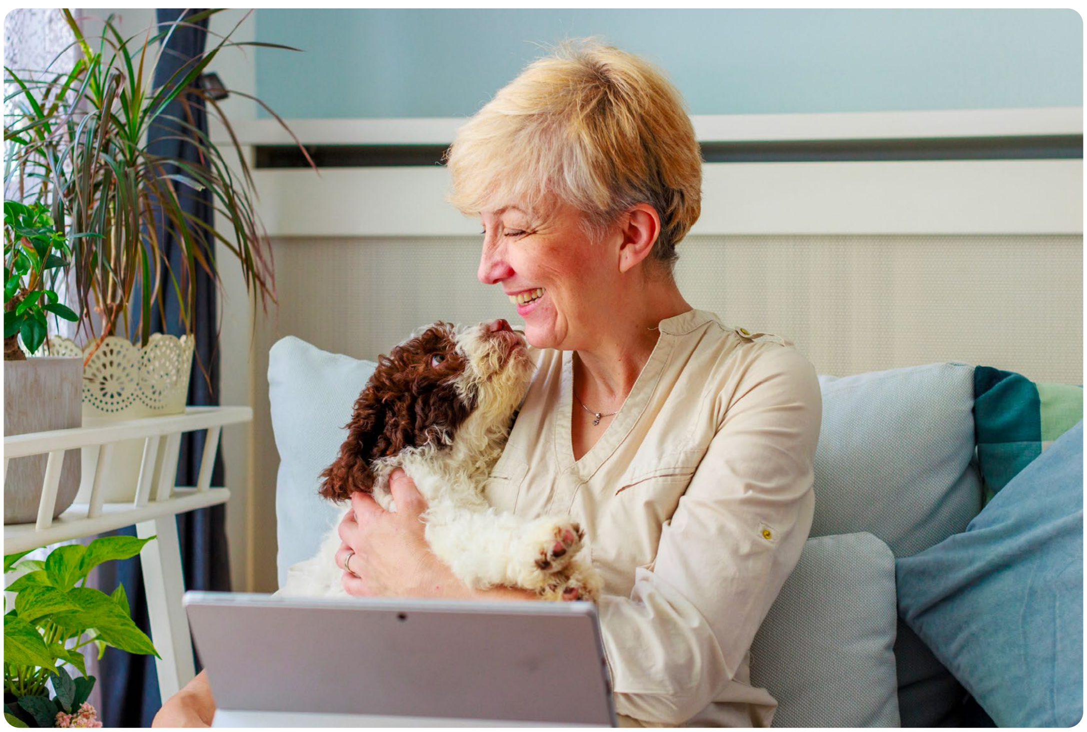
FIGURE 10

Program savings: program vs. the minimum-payment path, by debt balance, 2025

How much clients save, calculated by comparing total program payments with the cost of repaying the same debt through minimum payments.

DEBT BALANCE	AVG PROGRAM SAVINGS FROM AVOIDING THE MIN PAYMENT PATH	MEDIAN PROGRAM SAVINGS FROM AVOIDING THE MIN PAYMENT PATH
<$10K	**$7,645**	**$7,220**
$10–15K	**$9,159**	**$9,657**
$15–25K	**$14,863**	**$15,611**
$25–35K	**$22,265**	**$24,503**
$35–50K	**$31,294**	**$34,398**
$50–75K	**$44,753**	**$49,068**
$75–100K	**$57,680**	**$59,785**
$100K+	**$73,432**	**$69,361**
All graduated programs	**$21,636**	**$17,235**

Source: Beyond Finance client outcome data, programs graduated in 2025. Savings reflect the total a client repays through Beyond Finance based on the difference between total program payments and the cost of repaying the same balance through credit-card minimum payments. Minimum payments are modeled as (2% of balance + monthly interest, national average 22% APR).



Program savings: program vs. outstanding balance

Across programs that graduated in 2025, clients saved an average of $6,028 — a median of $4,890 — based on comparing total program payments (including program fees) against their total outstanding balance. Savings differ based on debt balance:

FIGURE 11

Program savings: program vs. outstanding balance, by debt balance, 2025 (average and median dollars)

Total dollars saved across the program based on comparing their total program payments and their outstanding balances at the time of each negotiation, by enrolled-debt balance.

CLIENT DEBT	AVERAGE SAVINGS	MEDIAN SAVINGS
<$10K	**$2,639**	**$2,564**
$10–15K	**$3,008**	**$2,983**
$15–25K	**$4,454**	**$4,366**
$25–35K	**$6,260**	**$6,277**
$35–50K	**$8,355**	**$8,378**
$50–75K	**$11,544**	**$11,396**
$75–100K	**$14,279**	**$14,074**
$100K+	**$16,699**	**$13,737**
All graduated programs	**$6,028**	**$4,890**

Source: Beyond Finance client outcome data, programs graduated in 2025. Savings measured by calculating the outstanding balance minus total program payments.

Program savings: program vs. cost of other options

The simplest comparison, and the easiest to picture, is what a client would pay by resolving the balance in full today, in one lump sum, with no fees or interest: 100% of the balance. Few Beyond Finance clients are in a position to do that — enrolling in the program is itself a sign they don't have the funds on hand — but even against that best-case baseline, Beyond Finance comes out ahead, since clients pay roughly 75% of their balance after program fees. For most Beyond Finance clients, the realistic alternative isn't paying off debt in a lump sum. The realistic alternative is years of minimum payments or a credit counseling debt management plan (DMP) requiring repayment of 100% of principal plus interest.

FIGURE 12

Beyond Finance vs. the alternatives: total paid and timeline

Total amount paid and time to complete payoff for Beyond Finance's debt resolution program, a credit-counseling DMP, and minimum payments. Total amount paid for Beyond Finance is defined by total program payments.

APPROACH	TOTAL REPAID (% OF BALANCE)	TYPICAL TIMELINE
Beyond Finance	**~75% after program fees**	**24–48 months**
Pay off in full today (lump sum)	**100% (no fees or interest)**	**Immediate (requires full funds on hand)**
Credit counseling debt management plan	**110–130%**	**48–60 months**
Consolidation loan	**130–187%**	**36–60 months**
Minimum payments only	**190–340%**	**208–348 months (17–29 years)**

Assumptions: Minimum payments range reflects a favorable (2% of balance + interest, national average 22% APR) scenario and a typical scenario for subprime cardholders (1% of balance + interest, 30% APR). DMP numbers reflect NFCC member agency program terms: 100% principal repayment over 4–5 years at reduced interest rates (NFCC published program guidelines). Consolidation loan assumes 100% of principal plus interest at 18–28% APR over 36–60 months; lower credit scores typically mean higher rates and a higher total. Beyond Finance numbers reflect observed median outcomes against outstanding balances for graduated programs.

Consumers making only minimum payments at typical rates may pay roughly double to more than triple what they owed, over 17 to 29 years — 4 to 14 times longer than a Beyond Finance program. Clients typically resolve and pay off their debt in 24 to 48 months and pay approximately 75% of their balance after program fees. By comparison, credit counseling DMPs require 48 to 60 months and repayment of 110–130% of the original balance.

Of all these differences, the ones that matter most to clients is the total amount they will pay and timeline to be free of the debt. A consolidation loan or a credit counseling DMP leaves the full principal in place and adds interest or fees on top, so the lifetime cost stays above 100% of what was owed. Beyond Finance resolves the debt for roughly three-quarters of the outstanding balance after program fees — and for most clients, that difference, often tens of thousands of dollars, is the single biggest reason they enroll.

Total cost is not the only consideration. Beyond Finance's debt resolution program is designed for unsecured debt a client is genuinely struggling to repay. Clients in this situation often cannot qualify for a low-rate consolidation loan, or keep pace with a higher payment required by a debt management plan, given that their household finances and budget need greater payment relief. For households already falling behind, the lower total cost of resolving their debt is what delivers real relief, and it is the reason they choose Beyond Finance over other options.

Speed to Resolution

~90 days
MEDIAN TIME TO FIRST RESOLVED DEBT
vs. a 4–6 month industry norm

70%
RECEIVE A FIRST RESOLUTION OFFER WITHIN 3 MONTHS
of enrolling

92%
RECEIVE A FIRST RESOLUTION OFFER WITHIN 6 MONTHS
of enrolling

Source: Beyond Finance client outcome data for Engaged Program Participants, 2025.

How fast does Beyond Finance resolve debt?

Beyond Finance is designed to deliver progress quickly — giving new clients results that demonstrate that the process is working. Beyond Finance's median time for clients to see their first resolved debt is approximately 90 days. In this report, a resolution offer is defined as a negotiated reduction a client can accept, while a debt being resolved means that agreement is finalized and the first payment is made toward it. Most clients receive a first offer within three months.

In 2025, among engaged program participants, over half of these clients' enrolled debt — 53% — was already resolved within the first 12 months[1]. 98% had at least one debt resolved within their first year in the program, with an average of nearly four debts resolved in that first year.

With most clients receiving a first resolution offer within the first three months, the program delivers visible results early.

1 *Based on the 2024 enrolled and engaged client population, which has a complete 12 months of program history; clients who enrolled in 2025 have not yet reached a full 12 months.*

An Established Track Record

Beyond Finance is among the largest debt resolution providers, putting us in a strong position to negotiate with creditors. We have an established track record of resolving client debt at scale — $4.7 billion in 2025 and $3.6 billion in 2024. In 2025, we successfully negotiated offers with over 5,000 creditors, and over 10,000 since we've been in business. This demonstrates our strong ability to bring creditors to the table and achieve great outcomes for our clients.

FIGURE 13

Negotiations reached and creditor outcomes, 2025 and all-time

Accounts resolved and distinct creditors and debt buyers engaged.

	2025	ALL TIME
Accounts resolved	**1.0 million**	**3.3 million+**
Distinct creditors & debt buyers	**5,000+**	**10,700+**

Client Success & Trust

When clients need help, they reach a highly trained specialist

For someone navigating a financial hardship, being able to reach a knowledgeable representative quickly is part of the relief itself. When clients call Beyond Finance, they reach a highly trained, U.S.-based employee. Clients are supported by highly trained certified debt specialists, available 365 days a year. With a CSAT of >90%, it's clear customers appreciate the quality of service.

High satisfaction has held steady for four consecutive quarters, so this metric reflects how the service operation runs day to day, not just a single strong period.

Beyond Finance's service operation is built around U.S.-based, highly trained support. The metrics below summarize that operation and the company's standing across review platforms in 2025:

93%

CUSTOMER SATISFACTION (CSAT) FOR GENERAL CUSTOMER SERVICE INQUIRIES

Measured across general customer service interactions in 2025.

Source: Beyond Finance customer service operations data in 2025.

FIGURE 14

Customer service and trust metrics, 2025

Service availability, U.S.-based call handling, training, response speed, and platform ratings.

SERVICE & TRUST METRIC	2025
Days open for customer service	365
Phone calls answered by U.S.-based employees	100%
Calls connected to a person within two minutes	96%
Hours of training completed by client-facing staff	More than 300,000 hrs
Trustpilot rating	4.6/5
Google rating	4.6/5
Better Business Bureau rating	A+

Days open, U.S.-based call handling, and training hours reflect 2025 operations.

Recognition

Beyond Finance has earned more than 20 awards for excellence in customer service, including Organization of the Year from the Business Intelligence Group, three Gold Stevie® Awards from the American Business Awards, Financial Wellness Champion from the FinTech Futures Banking Tech Awards, and six consecutive Buyer's Choice Awards from ConsumerAffairs.

The company holds an A+ rating with the Better Business Bureau and a 4.6 out of 5.0 rating on both Trustpilot and Google. Aggregated across all review platforms — including Trustpilot, Google, ConsumerAffairs, and the Better Business Bureau — Beyond Finance has earned more than 68,000 five-star reviews, and 86% of all reviews across platforms are five stars.

EXCELLENCE IN CUSTOMER SERVICE 20 AWARD 25

ORGANIZATION OF THE YEAR
2025

2x GOLD *2026*
GOLD *2025*

BANKING TECH AWARDS

FINANCIAL WELLNESS CHAMPION
2025

ConsumerAffairs Buyer's Choice Awards 3X CATEGORY WINNER

3x WINNER *2025*
3x WINNER *2024*

BBB ACCREDITED BUSINESS A+ Rating

4.77 - 10,000+ REVIEWS

Trustpilot

4.6 - 21,000+ REVIEWS

Google

4.6 - 13,000+ REVIEWS

Methodology & Data Notes

Population

Engaged program participants: Outcome metrics are drawn from clients who (1) were active during the calendar year of 2025, (2) remained in the program during the measured period, and (3) maintained their scheduled deposits at or above 95%. This represents clients who chose to stay in the program and maintained consistent participation — comparable to consumers who maintain regular payments in any structured debt relief program. Debt resolution is a milestone-based process: meaningful resolution activity follows a period of consistent funding, so evaluating for accounts with inconsistent deposits does not yield an operationally representative measure of program performance.

Clients who chose to leave the program early are not represented in these outcome metrics. Their outcomes would differ from those reported here. Scale metrics (debt resolved, clients served, creditor coverage) reflect the entire enrolled population, including those who left early.

REPORTING PERIOD
All outcome numbers in this report reflect the calendar year of 2025 unless otherwise noted.

Key Definitions

Accounts resolved / resolved debt
An account or debt being resolved means a resolution offer was negotiated with the creditor, accepted by the client and a first payment to the creditor was made.

Active clients
Clients who have enrolled and have not terminated or graduated.

Customer satisfaction (CSAT)
CSAT, or customer satisfaction score, is a commonly used metric that indicates how satisfied customers are with a company's products or services. It's measured through customer feedback and expressed as a percentage. (Number of satisfied customers (4 and 5) / Number of survey responses) x 100 = % of satisfied customers.

First-offer timing (70% / 92%)
Share of engaged program participants receiving a first resolution offer within three and six months of enrollment.

Monthly cash-flow relief ($3.5 billion / ~$608 avg, 2025)
Active customers × (last actual monthly payments to each creditor – program deposit), aggregated across 2025.

Monthly savings: program deposits vs. minimum payments
Simulated creditor minimum payments at the time of enrollment minus the client's monthly Beyond Finance program deposit.

Monthly savings: program deposits vs. what clients were paying
Client's last actual monthly payments to each creditor before enrollment minus the client's monthly Beyond Finance program deposits.

Outstanding balance
Creditor's balance at time of negotiation.

Program deposits
Total funds a client deposits into their FDIC-insured bank account on a monthly basis.

Program fees
Fees paid to Beyond Finance to resolve clients' debt.

Program payments
Funds used to cover creditor payments on resolved debts and program fees.

Total program savings
The difference between total program payments and what a client would otherwise have paid or owed, measured against one of a number of baselines: the cost of continuing minimum payments over time, the client's total outstanding balance, or the cost of an alternative debt-relief method (a credit counseling debt management program or a consolidation loan).

Total saved after fees ($1.1 billion, 2025)
Sum of clients' (Outstanding balances – negotiated amounts – program fees) across 2025 resolved debts.

A Final Word from the EVP, Client Success Officer

Numbers like the ones in this report don't happen by accident. They're the result of an organization-wide commitment — across every team, every conversation, every touchpoint — to treat clients not as accounts to be managed, but as people whose lives we have a real chance to change.

These numbers represent the many people who trusted us during one of the most stressful periods of their financial lives. That trust is earned through the hard work and dedication of our entire organization — from the team members who negotiate on behalf of clients, to the ones who show up with patience and expertise at every step of the client's journey. Every function, every role, every decision is oriented around the same goal: delivering real results while making sure clients feel understood, supported, and in good hands through the entire process.

When I read a review from a client who says they can finally "breathe again" — that the weight has lifted, that they can see a path forward — that's the outcome that matters most. Not just a percentage or a chart, but what it actually means for someone's life: the family that can finally plan a vacation, save for college, or just breathe easier at the end of the month. The goal was never just to resolve debt. It was to give people their future back.

At Beyond Finance, we believe that people deserve more than a transaction — they deserve a whole team behind them that delivers results, leads with empathy, and stands firmly in their corner every step of the way. This report reflects that commitment. And the people behind these numbers are what keep us motivated to keep raising the bar.

Vanessa Hering
Executive Vice President & Client Success Officer
Beyond Finance

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The results presented in this report reflect historical outcomes for clients enrolled in Beyond Finance's program during 2025, unless otherwise stated. They are not a guarantee, promise, or prediction of results for any individual customer. Individual results may vary.