



Rural Community & Town Forum Unit

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Our Groups Goals

01 / Advertisement

Physical/Digital Flyers

Developing a straightforward, trustworthy digital/physical flyer tailored for general town bulletin spaces, or social media, focusing on BetterFi's local, non-profit status and free financial coaching.

02 / Placement Research

Locations

Map out and isolate active town-specific Nextdoor neighborhoods (Chattanooga), and areas to place the digital and physical flyers

Overview

60%

Rented Living Situations

Majority of BetterFi clients live in rented housing

35%

Low Income Status

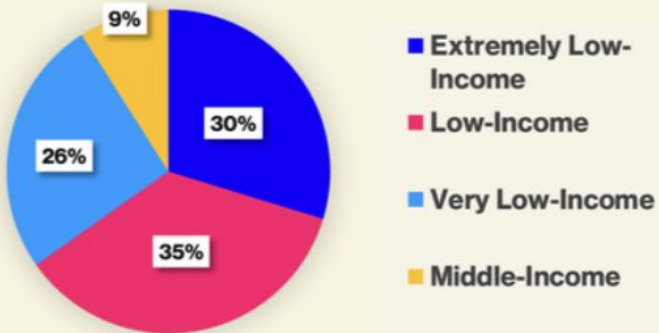
Significant portion of served client demographic

\$40M+

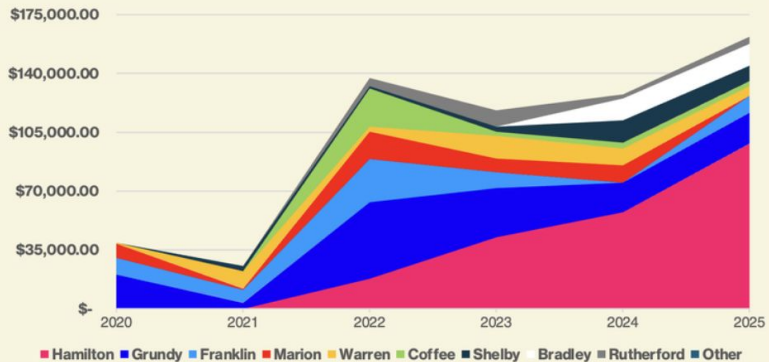
Predatory Loan Debt

Held across 26,000 households; Grundy Co. is #2 client area

Client Income Status



\$ Disbursed / Yr



How Clients Find BetterFi

Key Takeaway

59%

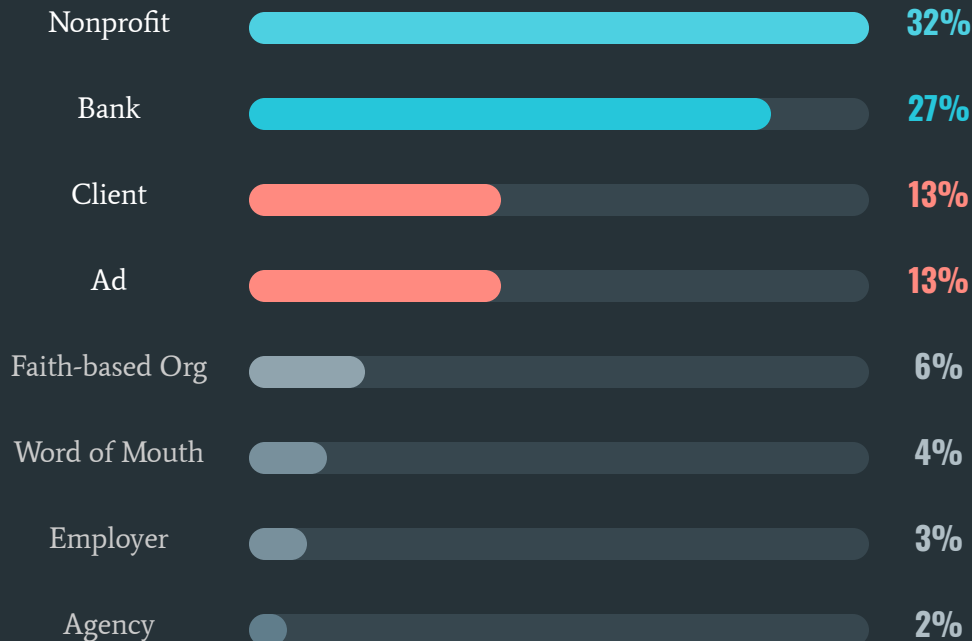
Institutional Partners

Nonprofits (32%) and Banks (27%) drive the majority of client acquisition.

26%

Direct & Marketing

Existing clients (13%) and advertisements (13%) represent equal secondary channels.



Client Residence Situation

60%

Renting

Majority of BetterFi clients live in rented housing

22%

Own

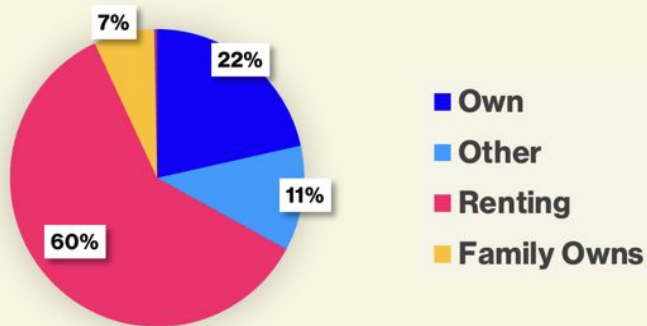
Clients who own their primary residence

18%

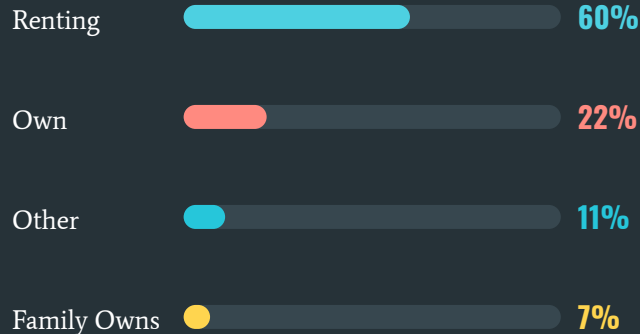
Other / Family Owned

11% Other living situations, 7% Family Owned

Client Residence Situation



Distribution Breakdown



Strategy

01 / Presence Gap

Platform Expansion

BetterFi already has a presence on Facebook, but lacks on platforms like Instagram and X/Twitter.

02 / Meta Ads

In-App Campaigns

We think it would be a good use of resources to start implementing in-app advertisements through Meta Platforms like Facebook and Instagram to push BetterFi to a much larger group easily.

03 / Pricing & Budget

Cost Efficiency

Most prices are set up on a rate per click of about 25-50 cents, but budgets per day can be as low as \$5 per advertisement material.

What areas do we target?

Low income rental areas in Chattanooga — Downtown and Southside are in the areas most heavily impacted

01 / Apartment Complex

Chestnut Flats

Chattanooga, TN

2120 Chestnut Street, Chattanooga,
TN 37408

02 / Apartment Building

The Overlook Apartments

Chattanooga, TN

1201 Boynton Dr, Chattanooga, TN
37402

03 / Apartment Building

Southside Housing

Chattanooga, TN

417 N Hawthorne St, # 419,
Chattanooga, TN 37404

LOCAL NONPROFIT • TREASURY-CERTIFIED CDFI

Stuck in a payday, title, or flex loan?

Refinance into a loan you can actually pay off.

AVERAGE MONTHLY PAYMENT

~~\$558~~ → \$190

predatory lender

with BetterFi

\$3M+

saved by clients to date*

\$4,000+

typical yearly savings*

6–18 mo.

to pay off to zero**



Nonprofit, no shareholders



No fees



Coaching + free tax filing

CALL OR VISIT

(423) 299-4033

betterfi.co

betterfi

*BetterFi estimates vs. a typical predatory flex loan; averages are BetterFi client figures. **For approved clients.

GRAPHICS & FLYERS

REAL PEOPLE • REAL STORIES • BRIGHTER FUTURES

A Second Chance Can Happen.

MEET DAN — A BETTERFI CLIENT

After a serious accident, Dan lost his job and eventually his home. While trying to rebuild his life, he found a new job but needed help covering an apartment deposit. He took out a payday loan and a flex loan, borrowing \$1,950. For a year, he paid around \$445 per month — a large amount considering he brought in about \$2,800 per month.



Despite paying approximately **\$5,340 over one year**, Dan still owed **\$2,868**.

That's when **BetterFi stepped in**. BetterFi refinanced his remaining \$2,868 into a manageable repayment plan, and **after 24 payments of \$151**, Dan was out from under the debt.

BEFORE BETTERFI
(PAYDAY & FLEX LOANS)



\$445
per month

ESTIMATED INTEREST RATE (APR)

400–600%

Typical range for payday and flex loans

AFTER BETTERFI
(REFINANCED LOAN)



\$151
per month

ESTIMATED INTEREST RATE (APR)

~23.6%

Based on 24 monthly payments of \$151 on a \$2,868 balance



\$5,340
Paid in just one year



\$2,868
Still owed after one year



66%
Lower monthly payments
(from \$445 to \$151)



24 months
To become debt-free



Nonprofit, no shareholders



No fees



Coaching + free tax filing