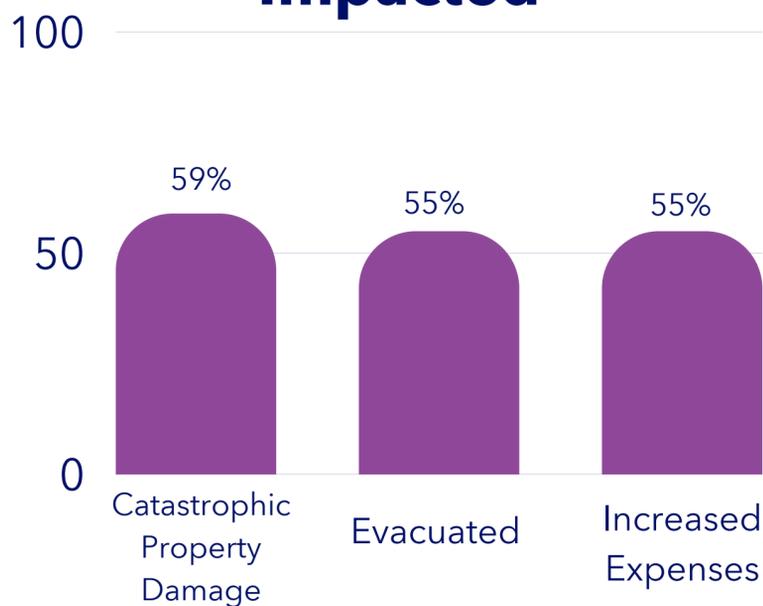


# Wildfire Loans: One Year Out

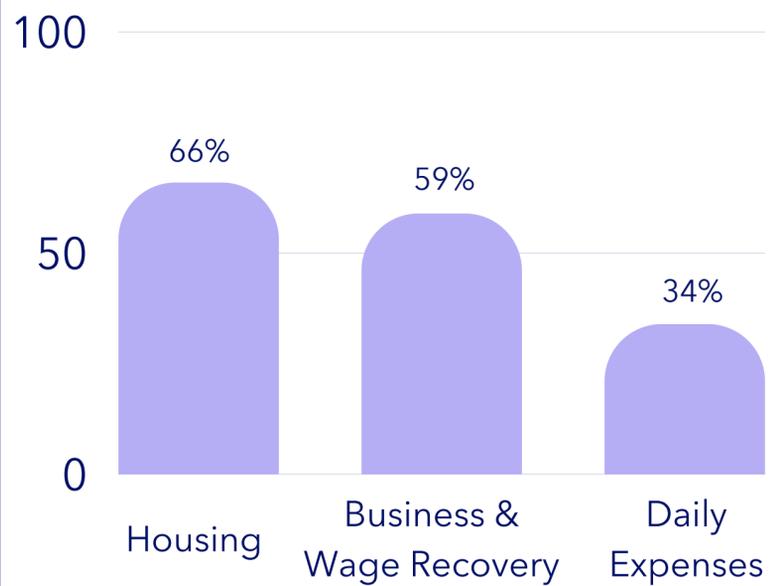


This past year, JFLA made **117 loans** totaling **\$1.97M** helping borrowers avoid nearly **\$480,000<sup>1</sup>** in high-interest debt as they recovered from the devastating wildfires.

## How Our Clients Were Impacted



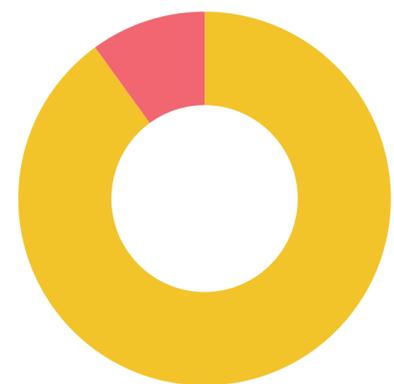
## How Loans Were Used



## Loan Effectiveness

**95%** of loan recipients say their JFLA loan has been an important factor in helping them move toward pre-wildfire stability.

## Recovery Status (After One Year)



**90%** Still Recovering

**10%** Recovered Fully

## Without a JFLA Loan:



**75%** Would have turned to high-interest loan options like credit cards or personal loans



**50%** Would have had to delay urgent expenses.

1: Calculated at 24.35% over one year, the average annual interest rate for credit cards and personal loans