

## Vista Bank's "Path to Yes" & Financial Literacy Program

### Statement of Goal

Vista Bank's Financial Literacy Center in South Dallas exemplifies our mission to serve the community by building financial capability from the ground up. The centerpiece of this mission is our "Path to Yes" program, a six-week intensive curriculum designed to help historically underserved entrepreneurs become eligible for business loans and build resilient, revenue-generating businesses. The primary objective is clear: equip small business owners—particularly those overlooked by traditional financial systems—with the tools, knowledge, and networks to grow sustainable enterprises.

Since its inception, the program has focused on addressing the systemic barriers faced by minority-owned and low-income businesses. By offering targeted financial education and hands-on business development training, the "Path to Yes" program helps business owners progress from ideation to loan readiness. The curriculum includes four distinct tracks, tailored to meet entrepreneurs where they are—whether they are in the ideation phase, recently launched, revenue-generating, or managing operations with employees.

The program has already demonstrated strong outcomes. Our first graduating class—composed predominantly of South Dallas residents—gained practical skills in budgeting, credit readiness, and capital access strategies. More importantly, they developed confidence and a community of peers who understand their challenges and ambitions. With several businesses from that cohort now actively pursuing funding and reporting revenue increases, the early evidence of success is clear.

### Steps in the Process Toward Our Goal

1. **Assessment and Segmentation:** Upon enrollment, participants are assessed and placed into one of four learning tracks based on the stage of their business. This segmentation ensures that the content is relevant and actionable.
2. **Curriculum Delivery:** Classes are led by Darlisa Diltz of the South Dallas Fair Park Innovation Center alongside Vista Bank's South Dallas Banking Center team. The instruction blends technical knowledge with mentorship, using real-world case studies and guest speakers from the local entrepreneurial ecosystem.

3. **Experiential Learning and Support:** Beyond classroom instruction, participants receive individualized coaching, access to financial tools, and exposure to banking products designed for startups and small enterprises.
4. **Financial Literacy Outreach:** To extend the impact of this initiative, Vista Bank hosts multiple Financial Literacy Classes monthly, serving a diverse audience of students, working adults, and community organizations. This consistent outreach ensures that financial education is woven into the fabric of community development.
5. **Graduation and Beyond:** The final phase includes pitch presentations, peer networking sessions, and direct engagement with Vista Bank lending officers to explore financing opportunities.

## Results & Evidence of Impact

- **Graduates:** 20 entrepreneurs completed the first cohort; 70% were women and/or minority-owned businesses.
- **Progress:** 8 participants have already applied for small business loans; 5 have secured funding or grants post-program.
- **Expansion:** Due to high demand, new classes are set to begin in August 2025, with expanded capacity and updated materials.
- **Engagement:** Over 200 individuals have participated in Vista Bank's broader financial literacy workshops to date.

## Conclusion

By building a pipeline from education to funding, Vista Bank's "Path to Yes" program is not just teaching financial literacy—it's enabling economic mobility. Through personalized instruction, community partnerships, and culturally competent support, we're transforming South Dallas from a place often overlooked by mainstream finance into a hub of opportunity and growth.

Path to Yes Graduation Video

<https://www.youtube.com/watch?v=VxltVw7NT0>