

Salary Finance

Helping millions of people worldwide
become financially healthier and happier



The problem

Millions of Americans are stressed about money, and the pandemic has only made things worse. Employees bring their financial stress to work, causing productivity and team issues that can impact your bottom line by up to **18% of salary cost.**



Money worries affect most of your employees

67% of employees report that they are stressed dealing with their financial situation



Meet Maria

Maria is a retail manager making \$50,000 a year. She supports her husband, who lost his job at the onset of the COVID pandemic, and her car just broke down. She's depleted her savings over the past year, and the repairs will cost \$1,500. With a credit score of 590, her only options are a payday loan at 340% APR, or to borrow from friends or family. She needs her car to get to work. **What can she do?**

Salary Finance's solutions

Salary Finance offers a holistic financial wellness program that educates, supports and sustains employees as they move from debt into savings, from financial stress to financial empowerment.

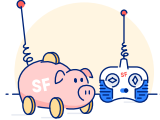
The free platform provides financial literacy education and tools, salary-linked savings, inclusive access to affordable loans, and referrals to other resources when the need arises. All of this is at zero cost to employers and employees.





Measure

Helping employees measure their financial fitness and learn how to improve it



Learn

Helping employees improve their financial literacy and empower financial decisions



Get help

Helping employees access helpful advice through local resources and coaches



Save

Helping employees save money in an easy and automated way, directly from their salary



Borrow

Helping employees access affordable capital through low-interest salary-linked loans

Why Salary Finance

For employees

Accessible borrowing

Acceptance rates 4X higher than banks, based on employment history rather than solely FICO

Affordable rates

Interest rates lower than traditional lenders, saving employees about \$750 or more

Credit score boost

By linking repayments to salary, employees pay on time, increasing credit scores by 25-35 points on average

For employers

Zero cost

Zero cost to offer Salary Finance and zero liability if an employee leaves your company

Easy to implement

Start helping employees in as little as 4 weeks with only 5 minutes of work per payroll cycle

Reduce 401(k) loans

Prevents employees from taking out costly 401(k) loans



Remember Maria?

Because her employer offers Salary Finance, Maria was able to:

- Pay for her car repairs with a low-cost, salary-linked loan
- Receive referrals to local resources to help her husband find work
- Start to build her emergency savings, straight from her paycheck
- Work with a financial coach on her budgeting strategy

She's grateful to her employer for offering this benefit.

There are hundreds, if not thousands, of "Marias" in your organization -- struggling with unseen financial worries that affect them at both work and home.

You can help them become financially healthy and happy.

SERVING 4M+ EMPLOYEES AT 550 EMPLOYERS IN THE US AND UK

Salary Finance