

Salary Finance

Helping millions of people worldwide
save more money and live happier lives

SERVING 4.5M+ EMPLOYEES AT 650+ EMPLOYERS



45% of employees are financially stressed

Caused by a perfect storm of record-high inflation, the end of COVID-era public assistance programs and increasing healthcare costs

68%

of employees have no emergency savings



...impacting retention and engagement

HR teams now have expanded roles, focusing on retention, wellbeing, DEI and engagement

47M

workers left their jobs voluntarily in 2021

Financial wellbeing is a big part of the solution

Employees with access to financial wellbeing benefits are:



2x

more likely to recommend their employer to a friend or family member



More likely to feel that their employer cares about their wellbeing

74%

vs. 56% of those without financial wellbeing benefits



Meet Maria, a manager making \$50,000 a year

Maria supports her two young children and aging parents. She used up her savings since the enhanced child tax credit ended, and her car just broke down. 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...

So what should she do?

This is where Salary Finance comes in

The only international financial wellbeing solution that makes a measurable impact, at no additional cost to the employer

With two core salary-linked products that help employees move from debt to savings

And supporting products that empower employees on their journey to financial resilience

Borrow

Low-cost loans help employees pay down existing debt or afford emergency expenses.
Lowest APR guaranteed on loans of \$5,000 or less.

Save

Emergency savings accounts incentivize employees to save.
Fee-free and 2.00% APY return

Get Help

Referrals to pre-vetted local nonprofit and government resources, such as coaches




Measure

Proprietary calculator allows employees to assess their financial fitness

Learn

Access to guides, resources, tools to improve financial literacy

Salary Finance impact on employees

-  Decreased financial stress
-  Improved mental health
-  Happier and more loyal to their employer



89% of financially stressed employees report significant improvements in their wellbeing and stress levels

Salary Finance improves key financial wellbeing indicators:



181% increase
in employees saving for emergencies



120% increase
in employees not living paycheck to paycheck



82% say
they are less anxious or depressed about money

5,000+ 5 star Trustpilot reviews


28% improvement in employee retention
 HARVARD Kennedy School



Remember Maria?

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

- Pay for her car repairs with a low-cost, salary-linked loan
- Start to build her emergency savings, straight from her paycheck
- Have less anxiety around her finances
- Feel happier and more productive at work, and more loyal to her employer for offering her this valuable 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 with Salary Finance.

Learn more at salaryfinance.com

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