Purchasing Power is designed to Empower.

Our Mission

We help employees who are underserved by traditional financing options access life-enhancing products and services.

Employees can purchase the items they need and affordably spread payments across 12 months to give them peace of mind and control over their finances. Our pricing is transparent with no hidden fees, no interest and no credit checks.

Why We Do It

• To improve employee financial well-being
• To empower people to take control of their lives
• To help organizations recruit and retain employees

The Financial Reality of Many Americans

56% of US consumers do not qualify for prime credit, and 1 in 4 jobs in the US is low wage.¹

69% of Americans do not have at least $1,000 to cover an emergency.²

43% of employees who are distracted by their finances spend 3 hours or more thinking about or dealing with issues related to their personal finances while at work.³

25% of employees are using credit cards for monthly necessities they can’t afford otherwise.³

Sources:

1. Corporation for Enterprise Development
2. New York Times, May 2016, Poll: Two-thirds of Americans would struggle to cover $1,000 crisis
3. 2016 PWC Employee Financial Wellness Survey
What We Offer

Employee Purchase Program

Our program allows employees to access over 45,000 brand-name products and services. Through payroll deduction, they make manageable payments over a 6- or 12-month period with no ballooning interest, hidden fees or credit check. We believe transparency is critical; with Purchasing Power, what you see is what you get.

All of our products are current models, brand new, and delivered up front.

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FREE FINANCIAL WELLNESS TOOLS FOR ALL EMPLOYEES

CORE FINANCIAL EDUCATION PROGRAM

ALTERNATIVE CREDIT REPORTING

BUDGETING APP

CREDIT REPORTS & MONITORING

ONE-ON-ONE COACHING

Program Benefits

For Employers
- Supports employee retention, satisfaction, productivity and work-life balance
- Streamlined implementation and administration
- Closes gaps made by traditional benefits

For Employees
- No overspending - individual spending limits based on salary and tenure
- Manageable payments, 6- or 12-month terms
- Transparent transactions with no hidden costs

Learn more at PurchasingPower.com/Employers

HERE’S WHAT OUR CUSTOMERS HAVE TO SAY *

93% say it reduces financial stress.
85% are less likely to withdraw from a retirement savings.
81% say it increases satisfaction with their organization.
80% are more likely to stay with their organization.

Net Promoter Score
On average, retailers across industry had an NPS score of 35.

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