

Financial Wellness Tools & Resources

Purchasing Power was founded to provide a way for employees to make the purchases that enhance the quality of their lives without having to deal with the pitfalls of traditional credit.

However, working with financially at-risk consumers has shown us that consumers need more than a better way to buy™. They need access to tools and resources that help them take control of their total financial picture – budgeting, saving, paying down debt, setting goals and practicing healthy financial habits.

That is why we have developed a financial wellness platform that is centered around three pillars:



LEARN

- Personalized assessments
- Best-in-class resources



ACCESS

- Free traditional credit reports
- Alternative credit reports to get approved for financial products



BUILD

- Free one-on-one coaching
- Incentives for engagement
- Award winning budgeting technology

We have partnered with four innovative companies to provide a well-rounded financial wellness platform that addresses each of these pillars at **no cost to your company.**

Learn more at www.PurchasingPower.com/Employers

CORE FINANCIAL EDUCATION PROGRAM

LifeCents™ is a web-based financial education program that helps consumers improve their financial understanding, outlook and behaviors.

- Financial assessments and goal-setting
- Educational resources specific to financial goals or areas of interest
- Incentives, such as badges and rewards for completing goals and tasks

ALTERNATIVE CREDIT REPORTING

eCredableSM provides an alternative credit reporting and rating system that allows consumers to access financing. It's most effective for consumers with poor, limited or no credit history.

- Alternative credit reporting through bill payments
- Access to financing products in the eCredable marketplace, such as home mortgages

FREE CREDIT REPORTS

Quizze[®] brings awareness to the world of credit and gives consumers the knowledge they need to manage it themselves.

- Credit reporting and monitoring
- Credit education

MVELOPES[®]

Mvelopes[®] is an award winning budgeting app and website that helps employees take charge of their personal finances. It integrates with tens of thousands of financial institutions, such as credit cards, banks, and lenders.

- Takes traditional budgeting to another level by connecting unlimited accounts
- Free one-on-one debt analysis in a 45 minute coaching session and debt analysis report
- Create spending plans to see expenditures, accumulate savings, and getting out of debt

How it Works

Our website has a "Financial Resources" tab which will link to a page with an overview of each resource. From there, employees will be redirected to each partner's co-branded website, where they can learn more information, register and begin taking control of their finances.

The Purchasing Power Difference

Because of our partnership model, our financial wellness platform is unmatched in its breadth and scope. Best of all, **our entire program comes at no cost to your organization.**