



Is Purchasing Power right for me?

2023 USG Open
Enrollment



University System
of Georgia **Benefits**
Centered on You.

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Who We Are

Purchasing Power serves 354 organizations¹ as a voluntary benefit that gives traditionally credit underserved employees immediate access to products and services. Through payroll deduction, they make manageable payments over a 12-month period with no ballooning interest, hidden fees, or credit checks.

The Problem We Solve

FOR 20+ YEARS, OUR PROGRAM²:

Reduces Financial Stress

85% of our customers say it reduces their financial stress.

Supports Retention

67% are more likely to stay in their organization.

Helps Protect Financial Futures

81% are less likely to withdraw from a retirement savings plan.

1. Data reflects Purchasing Power clients as of Sept. 30, 2021.

2. Data reflects 2021 Q2 Purchasing Power Customer Survey Responses

[Purchasing Power's Video](#)

Benefits for Employees



Financial Empowerment

No credit check and immediate access to thousands of products and services.



No Hidden Fees

Transparent total cost of ownership - no additional fees beyond all-inclusive price per pay period.



Mindful Shopping

Manageable payments through payroll deduction, over 6- or 12-month period and pre-set spending limits prevent overspending.



Better Choice

Less costly alternative to loans, high-interest credit cards or rent-to-own.

Top quality brands.
The products needed most.

45K+ Products & Services Offered



Computers
& Electronics



Home, Furniture
& Patio



TV &
Entertainment



Appliances



Baby & Kids



Sports, Fitness
& Recreation



Automotive



Travel



SAMSUNG



SONY



KitchenAid



If inflation outstrips wage inflation consumers will be driven to take on more debt.

THE CONSUMER PRICE INDEX (CPI)

Has been trending upward since April of 2021.

7.5%

Year over year increase

40^{YRS}

Running High

THE PRODUCER PRICE INDEX (PPI)

Higher prices will continue to impact the customers

1%

General increase in January

9.7%

Year over year increase

EMPLOYMENT COST INDEX

Wage inflation hasn't kept up with the CPI and was reported at:

4.4%

For private companies

2.7%

For state and local government

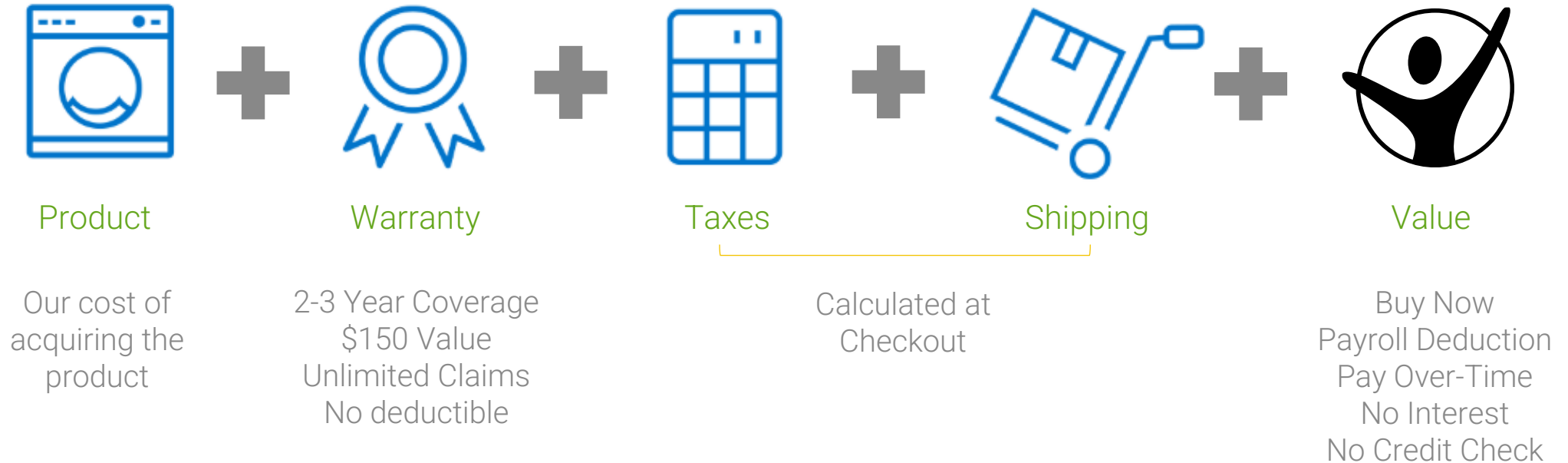
The Responsible Alternative When Cash or Credit are Challenging

	Purchasing Power	Payday Loans & Rent-to-Own	Credit Card	Cash
Pay Over Time	✓	✓	✓	✗
No Credit Check	✓	✓	✗	✓
Easy Payroll Deduction	✓	✗	✗	✗
Manageable Payments	✓	✗	✗	✗
No Interest	✓	✗	✗	✓
No Late Fees	✓	✗	✗	✓

*Pending Limits Average 7 to 10% of Salary

Through payroll deduction, employees make simple and manageable payments.
 Employees are always made aware upfront of total cost of ownership.

WHAT'S INCLUDED IN THE PRICE





Employee Requirements:

- ✓ Must be at least 18 years of age
- ✓ Must earn at least \$20,000 a year
- ✓ Must be an active and full-time employee of the University System of Georgia for at least 12 months
- ✓ Must have a bank account or credit card (to be used in case of non-payment via payroll deduction)
- ✓ 12 Months Payment Term

Thank you!