

# Employee Purchase Benefit Options

Please see below regarding differences between a Cash Discount Program and Purchasing Power.

## How do I determine which option is better for me?

### CASH DISCOUNT PROGRAM

- Do you have the cash to purchase directly from a retailer?
- Do you make purchases using your credit card and pay off the balance immediately?
- If you were to apply for store credit, do you think you would get approved?

If you answered, "Yes", you are a cash buyer and the cash discount programs are the best option for you.

### EMPLOYEE PURCHASE PROGRAM

- Do you need to save cash to make a much-needed purchase?
- When you make purchases using your credit card, do you make the minimum payment?
- If you were to apply for store credit, do you think you would have difficulty getting approved?

If you answered, "Yes", you need to pay over time to fit much-needed purchases into your budget. Your best option may be Purchasing Power.

## Why Use Purchasing Power?

The best and most responsible way to make purchases would be to save until you can pay cash for everything you buy.

However, sometimes you don't have the cash and can't or don't want to wait to make a purchase. For those times, Purchasing Power may save you money over traditional financing options like credit cards or rent-to-own. You will pay a little more since you are paying over time, but you will save by avoiding credit checks, down payments, and ballooning interest rates.

**Disciplined purchasing.** Manageable payroll deduction, pre-set repayment terms and no credit check.

**Automatic payments.** Never pay a late fee again! Budgeting is easy and convenient.

**Transparent transactions.** Up-front price, no hidden costs.

**Ownership.** Receive purchases immediately. Pay off in six months or one year.

*"This is the best thing for my family. Being able to purchase a computer with payroll deduction without having to come out of pocket with the full amount is awesome and affordable for me. Thanks Purchasing Power!"*

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