



An Essential Tool for Financial Security

Earned Wage Access Services (EWA) provide customers with greater control and flexibility to accomplish their financial goals. As a result, customers experience greater well-being and financial independence.

Spotlight on the Responsible Customer

92%

of users understand the service and its fees



81%

feel EWA is the best option to help them manage their spending



80%

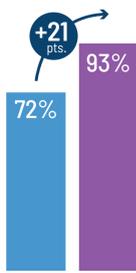
of users are employed full time



Facilitates greater control over personal finances

93%

of customers say they feel in control of finances after using these services, compared to 72% before



82%

have saved money in fees from overdrafts, credit card interest or payday loan interest



Boosts personal well-being and mental health

88%

said EWA has been essential to their financial well-being during the pandemic

82%

feel less stressed about their financial situation after using EWA

77%

have improvement in their mental health after using EWA

These benefits extend to family life

44%



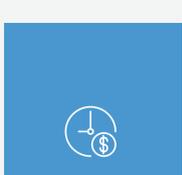
of users would consider not paying certain bills on time

52%



of consumers use EWA to purchase groceries

66%



have dependents at home

87%



say EWA helps them take better care of themselves and their families



Source

This research was conducted online by FTI Consulting's Digital & Insights team, on behalf of Brigit, MoneyLion & Earnin. FTI Consulting researched n=4,735 of Brigit, MoneyLion and Earnin's Direct to Consumer (D2C) Early Wage Access service consumers between the dates of April 21st, 2021 – May 18th, 2021, and results were weighted in equal proportions to ensure equal representation among the consumers of each participating company. Due to the standard convention of rounding, some totals may not add up to 100%.