

Earned Wage Access

A FINANCIAL TOOL FOR WORKING AMERICANS

EWA allows employees to gain greater control over their financial lives.



ABOUT EARNED WAGE ACCESS

EWA allows employees to gain greater control over their own financial lives without having to rely on costly alternatives like traditional payday loans or overdraft programs.

Affordable expense management options are not often available to hardworking Americans. Enabled by advances in financial services technology, EWA

products have emerged as an affordable option for workers to meet short-term liquidity needs that arise between paychecks, without relying on more costly alternatives such as payday loans or overdraft fees. It's important to note that most EWA providers offer free models of EWA to their employees. Alternatively, the average overdraft fee is \$35; title a



Low Cost Liquidity

EWA allows employees to access liquidity if needed - and access it at a lower cost by avoiding high-fee alternatives.



Flexibly Access

With the flexibility to access funds they have earned when needed, workers can structure their pay to better fit their lives and financial needs.



Employee Support

By offering EWA, employers support their employees' financial wellness, and create goodwill that reduces turnover.

Contact Us

 202 548-7200

 earnedwageaccess@ipa.org