



# What is the true cost of financial stress to your business?

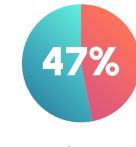


The case for employee financial well-being tools

### Financial pressures continue to rise



are financially stressed1



distracted at work due to financial stress<sup>2</sup>



want their employer to provide earned wage access<sup>3</sup>

Financial stress affects three out of four workers, directly impacting productivity and workplace performance.

## The root causes of this crisis

## ... and there are repercussions for both employees and businesses



**50%** of households have less than \$500 in savings4



22% of US workers run out of money before payday<sup>5</sup>



48% of six-figure earners are living paycheck to paycheck<sup>6</sup>



 $5 \times$  more likely to take sick time when financially stressed<sup>7</sup>

creating instability across all salary levels.

Even high-income employees experience financial stress,

# earned wage access (EWA)

The measurable impact of prioritizing

finances

90%

82%

For employees:

decreased use of

improved

about their employer

more positive feelings

credit products The benefits of implementing myFlexPay

85%

For employers:

21% more shifts filled

reduction in turnover

absenteeism

**25%** 

reduction in

## Flexible answers for modern problems

What's the solution?

myFlexPay is different:

3 ways

Fully integrated with Workday architecture

and processes

01

Retain control of payroll and treasury

02

processes and all payroll data

well-being solution with interest-

Part of a full financial

03

bearing savings myFlexPay was built for Workday customers, ensuring seamless



integration without disrupting your cash flow or existing payroll processes. Unlike other earned wage access (EWA) solutions, myFlexPay is free to activate and has low transaction fees for employees. It was created with a strong social purpose — to transform lives through financial well-being.

## Sources:

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2. https://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html

3. http://stream.co/en-us/reports/research-state-of-financial-wellbeing-us-workforce-report-2025

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