



The Problem with Credit Cards

If you've ever purchased anything with a credit card, you've borrowed money. Around 82% of U.S. adults have a credit card account, and the average U.S. cardholder carries three credit cards at a time.

Why can credit cards be dangerous?

- **High APRs:** Average credit card APRs are 20-28%+, making balances expensive to carry.
- **Revolving Debt Cycle:** When employees use a card without the funds to repay quickly, interest compounds and balances grow.
Minimum Payments Trap: Minimum payments keep people in debt for months—or years.
- **No Built-In Repayment Discipline:** Cards rely on self-managed repayment, which can be inconsistent in moments of financial stress.

Credit Card Usage in the U.S.A

53%

of Americans carry credit card debt.

40%

of Americans have been in credit card debt for over 5 years.

Why BeneMoney?



BeneMoney provides a secure and affordable credit-building alternative to high-interest credit cards. We know your employees' credit card debt isn't your problem, yet engagement at work is impacted by their financial stress.

Today, 97% of U.S. workers report they are under some degree of financial stress. Over 1 in 4 employees are actively looking for help from their employers with emergency savings, debt payoff, and general financial skills. **A BeneMoney loan supports your employees' financial stability rather than long-term debt.**

Benefits:

59%

of Americans can't afford a \$1,000 expense.

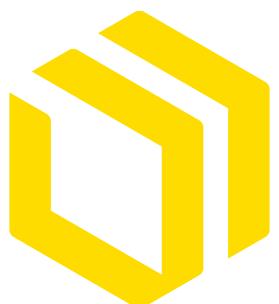
	Credit Cards	BeneMoney	
Credit limit	\$29,855*	\$1,000-\$5,000	
APR	20-28%+	19.99%**	→ No credit score required to access funds.
Repayment	Self-managed	Automatic via payroll	→ No hidden fees or penalty interest
Credit Bureau Reporting	Yes, but utilization may hurt your credit score	Positive reporting supports credit building	
Risk of Debt Cycle	High	Low	
Designed for Emergencies	No	Yes	→ A tool that supports financial stability, not long-term debt.
Terms	Revolving, long-term	Structured, clear end date	



Bring BeneMoney to your workforce.

Give employees a safer, smarter alternative to credit card debt.

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*Average credit limit. Key factors influencing credit limits include credit score, income and debt, credit history, and economic conditions.

** Loan example: On a \$1,000 loan, an employee paid on a bi-monthly pay schedule would have approximately \$46.50 deducted from each paycheck for a one-year term. This results in approximately \$116.00 in total finance charges with an Annual Percentage Rate of 19.99%. The number of payments, payment amounts, total finance charges, and APR will vary based on loan amount, payroll repayment periods, and the number of days the loan is outstanding prior to the first payment date.

<https://www.forbes.com/advisor/credit-cards/credit-card-statistics/>
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