



MEMBER FINANCIAL GOALS:

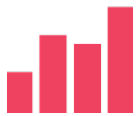
HOW DEBIT CARDS MAKE A DIFFERENCE



7.83%

Increase in U.S. total household debt between 2021 and 2022*

Americans are still feeling the impact of higher prices and greater interest rate debt from bank credit cards. Debit cards can help members take more control of their budget goals to overcome rising debt.



Low-income households are hit hardest by these cost-of-living increases. High banking fees cut into already tight budgets

PERCENTAGE OF INCOME SPENT ON FEES**

“Financially Vulnerable Households”

13%

“Financially Coping Households”

5%

“Financially Healthy Households”

1%

DEBIT CARDS BRING BETTER RESULTS

In a recent study, low-income participants who regularly received their money through direct deposit were given debit cards with positive results.

% OF PARTICIPANTS WITH NEW SAVINGS OVER 2-YEAR STUDY***

Before Debit Cards

13%

After Debit Cards

87%

To learn how Envisant can help you with your debit strategy, contact us at **1-800-942-7124**.

*NerdWallet

**Financial Health Network

***Kellogg School of Management