Between Paydays

www.betweenpaydays.co

Community-first consumer finance | Introduction pack for prospective partners

WHO WE ARE

Between Paydays is a community-first consumer business helping ordinary people stay steady between paydays. Our core practical help stays free, and our paid services fund it. We work online-first, with coaching and workplace sessions delivered in person or by video.

WHAT WE DO TODAY

One-to-one money coaching

From $60 per session

Practical, judgment-free guidance on budgeting, bills and building savings. Delivered online or by video.

Workplace financial-wellbeing sessions

From $450 per session

Sessions for employers who want a financially steadier team. Delivered in person or by video.

Community partnership programmes

Custom, by arrangement

Programmes built with local organizations to support the people they serve.

Always free: core practical money help for the community. Our paid services exist to fund it.

WHAT WE'RE BUILDING

We are building a small-dollar, short-term consumer loan for everyday people, often living payday to payday. Customers would apply online and repay on a fixed due date. We intend to reach customers nationwide through a sponsor-bank charter rather than licensing state by state, and we are open to tuning the product to meet the rules of individual states.

Applied for online | **Fixed repayment date** | **Nationwide reach via sponsor bank**

Where this stands: the product is in development and depends on our partners. Lending is not yet live, and every arrangement will be reviewed before anything is offered to customers. The Loans page on our website registers interest only.

WHAT WE'RE LOOKING FOR

- ✓ A lending and servicing engine to handle applications, servicing and clear customer communication.
- ✓ Automated money movement, with fast disbursement and scheduled repayment collection.
- ✓ A sponsor bank relationship, giving a charter-based path to nationwide lending, with openness to state-by-state product tuning.

WHERE WE ARE

LIVE TODAY
Our paid services are live and generating revenue.

IN PROGRESS
Partnership conversations are beginning with lending, servicing and banking partners.

BEFORE LAUNCH
A full regulatory and compliance review before anything is offered to customers.

NEXT STEP

We would welcome a short introductory call to explore whether we are a good fit.

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