![earn in logo]

We're here to change your relationship with money.

People get paid every 2–4 weeks, but bills, subscriptions, and expenses don't wait for payday. EarnIn empowers anyone to use the money they've earned when they want or need. There are no credit checks, interest rates, or mandatory fees. With EarnIn it's always payday.

About us

As one of the first pioneers of earned wage access, our mission at EarnIn is to reimagine the way money moves to empower every person's potential. We're building a first–of–its–kind financial app[1] powered by streamed access to earnings that allows our community members to spend and save on their own terms.[2] Our products are widely recognized as innovative, easy to use, reliable, and value–driven.

Since our founding in 2013, our community members have downloaded our app over 13 million times and accessed over $15 billion in earnings.

We're fortunate to have an incredibly experienced leadership team, combined with world–class funding partners like A16Z, Matrix Partners, DST, and are excited for what the future holds for our community members.
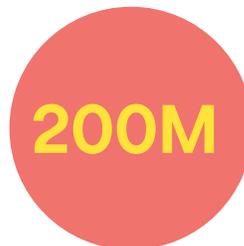
Learn more at EarnIn.com or watch our founder story.

Our impact

$15B
Earned wages accessed by community members

200M
Lifetime transactions

$1.3B
In saved overdraft fees annually

> "I was once one of these workers living paycheck to paycheck, all while caring for a new baby who had increased medical needs as an infant... Thankfully, I became aware of a company called EarnIn..."

Gabriela Cazier,
Earnin customer and legal secretary for Salt Lake City's District Attorney

> "The reason why I like EarnIn so much is because they're responsible to consumers. They're really responsible in addition to meeting the [BBB's] eight standards and operating in a transparent manner."

Steve McFarland,
President and CEO of the Better Business Bureau of Los Angeles and Silicon Valley

> "EarnIn listens to wage-earners. Frankly, among the various products I've seen in this area and other areas, I cannot think of another that gives the consumer more choice."

Max Baucus,
Former US Senator, Chairman of the Senate Finance Committee & Ambassador to China

What is EWA?

EWA is not a loan. There are two requirements that make something a loan: charging a mandatory fee and having a legal right to demand repayment. EarnIn does neither. EWA is a way for people to access their wages soon after they earn them, rather than waiting for their employer to pay them two to four weeks later. We **do not** charge mandatory fees or interest for accessing capital, send customers to debt collectors, report customers to credit agenciesor affect customers' credit scores.

- People can only access their earned pay, not their unearned future income. The Cash Out tool is non-recourse, so Community Members ("CMs") are not trapped in a spiraling debt cycle.

- EarnIn does not charge interest. CMs are given the choice to voluntarily tip the platform. An APR does not make sense for Cash Out because it is not a loan, there is no interest or rollovers and tips are voluntary. The average tip is less than the cost of an ATM fee.

- Tips do not impact nor are related to a CM's access to their earnings in the app.

- Cash Out is non-recourse, which means that if a CM can't pay us back, there are no fines, fees, interest payments, debt collectors, or reporting to credit agencies.

- Overdrafts are third-party bank fees, not EarnIn fees. EarnIn created Balance Shield to send low balance alerts to CMs if a users' bank account falls below a set balance.

All of the listed benefits explain why Community Members love Earnin. EarnIn's Net Promoter Score (NPS) is 76.

Media Contacts

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