

Total Cost of Ownership

Purchasing Power, offered through your organization, is an employee purchase program that gives you access to the things you need now while paying over 12 months from your paycheck. Purchasing Power is not a discount program. Instead, we provide you with a reliable way to fit purchases into your budget. You'll always know the total product cost upfront - no credit checks, down payments or hidden fees. The following is an example of how someone may compare Purchasing Power to other options when buying a refrigerator.



	Cash	Purchasing Power	In-Store Credit Card* (12 months)	Credit Card* (Average payment)
Price	\$900	\$1,035	\$900	\$900
APR	0%	0%	22.63% ¹	22.63% ¹
Payment Term	N/A	12 mos	12 mos	73 mos
Payment Amount	N/A	\$39.81 per paycheck	\$92 per month	5% ² per month
Total Cost of Ownership	\$900	\$1,035	\$1,104	\$1,377³

NOTE: This is for explanatory purposes only. This does not reflect a specific Purchasing Power product or service, and other company's business practices reflected here are subject to change. **CUSTOMERS CAN PAY OVERTIME OR IN ONE PAYMENT AND THE PRICE IS THE SAME.**

Sources

*APR calculations for In-Store Credit Cards and Credit Card Average payments were made using:

<https://www.financialmentor.com/calculator/credit-card-payoff-calculator>

¹ <https://finance.yahoo.com/personal-finance/current-credit-card-interest-rates-233908780.html>

² <https://www.msn.com/en-us/money/personalfinance/everything-to-know-about-credit-card-payments-in-2024/ar-AA1mmEBV>

³ The interest and Total Cost of Ownership for Credit Card (Average payment) was made using:

<https://www.financialmentor.com/calculator/credit-card-payoff-calculator>

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