

Total Rewards



fmoths.org/totalrewards

We understand the financial burdens of ‘pay day’ and other high-interest loans and continue to look for opportunities to support the financial health and wellbeing of our team members. We are pleased to introduce **PayActiv**, an alternative solution to the vicious high-interest loan cycle for our team members. PayActiv is a financial solution that offers instant and timely access to earned but unpaid wages to help avoid costly loans and fees while saving for other expenses at the same time.

What can Payactiv do for you?

- **Access to Earned Wages:** PayActiv allows you to access up to 40% of the money you’ve earned but haven’t yet been paid between paychecks. It’s not a loan so there is no interest, only a minimal administrative fee and is a great alternative to a ‘pay day’ loan.
- **Financial Counseling:** Stressed with financial worries? PayActiv will connect you with a financial counselor at NO cost.
- **Budgeting and Planning Tools:** Through a combination of self-paced learning and 1-1 financial counseling with trained coaches, PayActiv can help develop useful financial habits and learn important saving strategies.

Have questions about PayActiv?

For additional questions or assistance with enrolling, contact PayActiv by calling (877) 747-5862 or read the [PayActiv FAQs here](#).