

MEET BRIGHTSIDE FINANCIAL CARE

Frequently Asked Questions



What is Brightside Financial Care?

Brightside is a Financial Care benefit that helps caregivers solve today's money issues and feel better about tomorrow – at no cost.

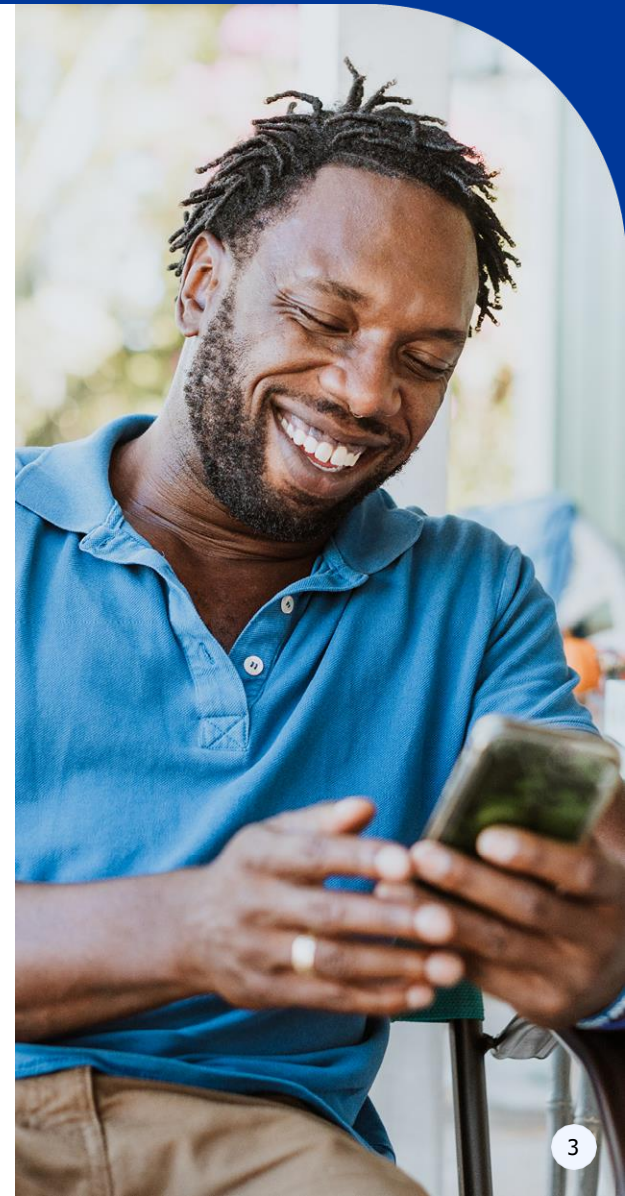
Who can use it?

Regular, (full-time or part-time) caregivers with 0.5-1.0 FTE and your adult household members.

How does it work?

Once a caregiver takes a few simple steps to register with Brightside, they can talk with their own Brightside Financial Assistant by phone or chat. Their Financial Assistant listens, explains options, and helps them take next steps. 100% confidential and no cost.

Whether the caregiver needs help dealing with an unexpected car repair, managing debt, reducing bills, or is curious about how to find and use their other benefits, Brightside can help. Brightside also has exclusive deals that can (and have) put hundreds, if not thousands, of extra dollars into caregivers' pockets.



What needs does Brightside support?

Brightside is a confidential partner who can help when caregivers:

- Are short on cash or struggling with bills
- Feel stuck with debt, student loans, or bad credit
- Want to start saving for something big
- Face a life change that impacts their money

But that's not all. Brightside Financial Assistants are skilled at supporting caregivers who may be in urgent situations (without safe housing, transportation, or food, or who are experiencing utility shut-off or other hardships). Financial Assistants quickly find free, local resources in the caregiver's area for real solutions in the moments that matter most.



When should I talk about Brightside with caregivers?

Team meetings or one on one's are great times to remind caregivers that Brightside Financial Care is a confidential benefit they can turn to for help with any money need.

It can also be helpful to remind caregivers about Brightside's support when they're:

- New to your team
- Facing unexpected expenses (flat tire, car repair, no gas money, broken appliances)
- Running out of money between paychecks
- Behind on rent or mortgage payments
- Expecting a child, getting married, divorced, or lost a loved one
- In a new living situation
- About to make a big purchase
- Impacted by crisis, natural disaster, or changes in government support programs
- Preparing to take a leave of absence or returning from one
- Asking about a 401(k) loan or hardship withdrawal
- Getting wages garnished
- Missing shifts that are reducing their income
- In need of caregiving or childcare support
- Asking questions about retirement
- Asking about student loans or returning to school
- Seeking help with taxes
- Inquiring about how to choose or use other employer benefits

What else can I tell caregivers about Brightside?

Brightside offers free tools to help caregivers handle cash shortages, track spending, and build savings and credit. It also has exclusive partner deals that have helped caregivers save thousands of dollars on debt and student loans. **Here are just a few Brightside solutions you may want to share with your team:**

- ♦ **Payroll-linked loans:** Eligible caregivers have the option to apply for loans through Brightside's partners, regardless of their credit score. These offer more favorable terms than online lenders and payday loans. Payments are payroll-deducted.
- ♦ **Brightside Spending Account:** This free account makes it easy to track and manage money and includes a free debit card and a free \$100 Cash Advance option. Caregivers who set up Direct Deposit for the account can access their paycheck up to two days sooner than a typical payday.
- ♦ **Brightside Savings Account:** This free account makes it easy to build emergency savings directly from each paycheck (even \$1 at a time) using the autosave feature. Caregivers earn a competitive interest rate and have the chance to win \$100 for autosaving.

How can my team use Brightside?

Eligible caregivers can sign up in a few quick steps at caregiver.gobrightside.com, in the Brightside app, or by calling 855-979-7768. Financial Assistants are available by phone or chat Mon-Fri from 8 a.m. - 9 p.m. EST. Once caregivers are registered, they can invite adults in their household to use Brightside for free using a link in the Brightside app.

What languages does Brightside support?

Brightside supports most languages. Caregivers can use the Brightside app to message their Financial Assistant or call 855-979-7768. Mon-Fri from 8 a.m. - 9 p.m. EST, and we will connect them with support in their preferred language.