



Other Options Don't Always Work

Layaway

A layaway plan allows a consumer to reserve an item in a store with a deposit, make interest free payments and take the item home once it is paid off. If the consumer needs the product right away, layaway does not help in a time of need.

401K Loan

Some people are borrowing against their 401K. When people borrow from their 401K, they are borrowing from themselves, with interest.

Credit Cards

The national average for APR on a credit card is about 15%. For those with bad credit, it is about 24%. The main disadvantage to credit card usage is its cost to the consumer in interest and fees.

BCGA Benefits

There Are Two Major Benefits of Beneity Charitable Giving Alliance

- 1 We donate unrestricted funds to your foundation or charity of choice.
- 2 The employee purchasing program provides each of your employees with a benefit, providing them with products they need and use daily, all with no credit check, no down payment, no finance charges, no interest fees, no hassles, and the convenience of payroll deduction.

Example on How BCGA Can Benefit an Employee:



Mary's refrigerator is no longer functional; however, she has no credit, no savings, and no other means to purchase a new refrigerator. However, rather than getting stressed about this difficult situation, Mary elects to purchase a new refrigerator via the employee purchasing program. It will be delivered right to her home and she will conveniently pay for it through payroll deduction with no interest. The program provided Mary with easy, stress-free solution to a difficult and stressful situation.