



**North Dakota Senate Committee on Industry and Business**

**HB 1393**

**March 11, 2025**

**Testimony from Sam Sadle on behalf of EarnIn**

***[2 minutes]***

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Good morning Chair Barta, Vice-Chair Boehm, and Members of the Committee,

Thank you for the opportunity to testify today. My name is Sam Sadle from EarnIn's Government Relations team, and I am here to express my strong support for HB 1393, which regulates Earned Wage Access, also known as EWA. In particular, I want to thank you for the opportunity to speak to you as someone whose family directly benefits from EarnIn's EWA product. My family owns and operates three restaurants and a catering company whose employees utilize EarnIn's direct-to-consumer Earned Wage Access product. Since 2013, EarnIn has enabled our employees and countless others to access their pay whenever they need it, rather than being tied to our company's pay cycle. Our employees are only an example of the over 7,000 North Dakotans who have used EarnIn.

Of course, we're not the only company that employs folks who utilize EarnIn. In fact, some of North Dakota's largest employers including Sanford Health, Walmart, the U.S. Military, Trinity Health, Marvin Windows and Doors, and many others – have employees who utilize EarnIn. For these workers—and thousands like them—EarnIn provides flexible access to their earned wages, giving them peace of mind when managing financial obligations.

However, the impact of EWA services is best seen through the real-life experiences of the workers who rely on it. Here are just a few stories from folks who have benefited from EarnIn's EWA service.

- A saleswoman shared that due to her fluctuating income, she needs a reliable way to access her earnings to help her stay on top of essential bills and avoid high-interest loans and credit card debt.
- A medical assistant relies on EarnIn when her paycheck is delayed, ensuring she can pay rent and cover childcare expenses on time.



- Then, a peer support specialist working with the rural unhoused community told us that EarnIn gives her the financial freedom to help when it's desperately needed.

While each situation is unique, a common theme emerges: workers across North Dakota use EarnIn to bridge financial gaps, avoid high-cost options, and gain a sense of financial security.

What sets EWA apart is its strong consumer protections and choice—no credit checks, interest, late fees, or recourse, and always a free option.

Six states—Nevada, Missouri, Kansas, Wisconsin, Utah, and South Carolina—have passed legislation so far, and last year, the Council of State Governments (CSG) adopted our model bill. By passing 1393, North Dakota can build on this momentum and establish a unique regulatory framework for this vital financial tool.

Right here in North Dakota, the EWA industry has worked extensively with the House and other stakeholders, including DFI, to come up with the language before you today that balances regulation with businesses functionality and will allow users in North Dakota to continue utilizing this important service.

Supporting 1393 is supporting workers having safe and reliable access to their earnings, ensuring our North Dakotans have their needs met and can put food on tables across the state.

Chair Barta and members of the Committee, thank you for your time and thoughtful consideration. I welcome any questions.