



Financial Well-being at Walmart

Take advantage of programs to help you manage your money today and plan for tomorrow—starting as soon as your first day on the job.

Understand your total pay

See the full picture

Your total pay can be made up of three parts: base pay, bonus, and stock. You can see your total pay in Me@Campus, Me@Sams, or MyWalmart.



Manage your money today

Manage your money better

The ONE@Work app lets you save automatically, monitor your credit score and find ways to improve it, and get paid early.¹



Get exclusive savings

Take advantage of the Associate Discount Card, no-cost Walmart+ membership, and/or a Sam's Club membership.



Protect your income

Get cash support when you can't work due to injury, illness, or surgery. Full-time hourly and salaried associates, and OTR drivers, have access to short- and long-term disability coverage.



Save for current and future health care expenses

Contribute to a Health Savings Account (HSA), available with the Saver HSA Plan.



Build strong financial habits

Learn about credit, budgeting, and borrowing in Walmart-sponsored lessons through Khan Academy.



Plan for tomorrow

Own your future

You can contribute to Walmart's 401(k) plan at any time. Once you're match-eligible, Walmart will match each dollar you contribute, up to 6% of your eligible pay.



Share in the company's success

The Associate Stock Purchase Plan (ASPP) includes a 15% match on the first \$1,800 you contribute per plan year.



Further your education

From earning a short-form certificate, high school diploma, or college degree, Walmart pays for tuition and books with Live Better U.



Prepare for the unexpected

Get peace of mind with life, Accidental Death & Dismemberment (AD&D), accident, and critical illness insurance.



Be where you need to be

Take time away

Focus on what matters most with qualifying paid or unpaid leaves of absence.



Benefits key



Available on Day One as a Walmart associate



Eligibility rules apply



Part of most Walmart medical plans



No cost for service



Explore Well-being at Walmart

Scan the code or visit One.Walmart.com/Wellbeing

Get personalized help navigating your benefits with Help Now. Visit One.Walmart.com/HelpNow

¹ OnePay is a financial technology company, not a bank. Banking services provided by Coastal Community Bank or Lead Bank, Member FDIC. Instapay is unavailable to associates in New York and Puerto Rico, truck drivers, and executives.

Benefits and programs described are applicable for 2026.

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