

# CareCredit is your practice growth partner.



Small to medium-sized business owners say they are facing headwinds in 2025, centered on economic uncertainty and costs:



**Only 39% of small business owners** said they view the economy as good or excellent.



**63% believe prices** will continue to rise.

CNBC/Survey Monkey Small Business Confidence Index Q1, 2025.  
Retrieved from: <https://www.surveymonkey.com/curiosity/cnbcsurveymonkey-small-business-index-q1-2025/>



Consumers want to be healthy but are increasingly concerned with the economy and having money available to cover unexpected costs:



**85% of consumers** say prioritizing their health and wellness is important or extremely important.\*



**40% said they are worried** about an upcoming recession.\*\*



**51% are not confident** they could cover an unexpected cost of \$1,000.\*\*



**42% of cardholders** said they would have postponed treatment if they could not pay using CareCredit.^

\*Synchrony Healthy Habits Study, 2024.

\*\*Synchrony's In Synch Consumer Monthly Tracker, February 2025.

^CareCredit Path to Care Findings, 2022. CareCredit is a Synchrony solution.



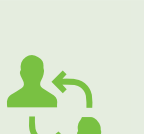
Adding the unique challenges facing dental practice owners, dentists and their teams are looking for proven ways to help their business grow:



**26% of providers surveyed** are concerned about maintaining patient volume.



**30.1% have dropped** some insurance networks; 16.1% indicate they will do so in 2025.



**52.7% have added new staff**, as workforce shortages is a top challenge.



**45.7% are concerned** about increasing costs.

\*All data above from the Economic Outlook and Emerging Issues in Dentistry, 4th quarter, 2024, ADA Health Policy Institute. Retrieved from: [https://www.ada.org/-/media/project/ada-organization/ada/ada-org/files/resources/research/hpi/dec2024\\_hpi\\_economic\\_outlook\\_dentistry\\_main.pdf?rev=aab34e78adae45b0831a576f29cd551c&hash=EF4D6C37FC57E5393B897606E947F111](https://www.ada.org/-/media/project/ada-organization/ada/ada-org/files/resources/research/hpi/dec2024_hpi_economic_outlook_dentistry_main.pdf?rev=aab34e78adae45b0831a576f29cd551c&hash=EF4D6C37FC57E5393B897606E947F111)



CareCredit has been a lender in patient financing for 35+ years with a proven track record of patient satisfaction and commitment to responsible lending practices:



**Accepted at 270K+** locations and **used 68K+ times** per weekday on average.



**41M** accounts opened since inception and **213K new accounts** approved each month on average.



**95% of cardholders** surveyed rate CareCredit as a good to excellent value.\*



**89% of cardholders** say they would recommend CareCredit to a friend.\*

**We operate with full transparency, not only complying with federal and state laws, but also communicating in a way that instills trust, clarity, and confidence for providers and patients.**

\*CareCredit Cardholder Engagement Study, 2023. CareCredit is a Synchrony solution.



CareCredit can help you increase new patient flow by making you more visible to our cardholders and prospective patients:



**2.9+ million average unique visitors** visit carecredit.com each month\* – which may mean more and more families are seeking a way to pay for care.



People looking for providers who accept CareCredit search the Acceptance Locator an average of **2.1+ million times** a month.\*\*

\*January – December 2023 Airship Report

\*\*January – December 2023 Adobe Workspace Report



CareCredit cardholders could also use their card at your practice:

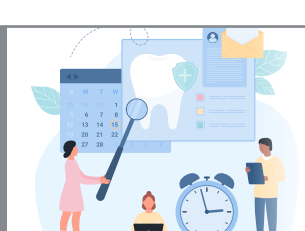


**12+ million cardholders** with \$40B in available credit, some of whom may already be patients or walk in your practice with a way to pay.



**1 in 10 US consumers** have or have had a CareCredit credit card.\*

\*Health & Wellness 2023 Analytics and 2023 U.S. Census Bureau.



CareCredit can clear the path and make it easier for patients to move forward with recommended treatment instead of delaying, declining, or compromising care:



**\$2,200 is the average first ticket** when a CareCredit credit card is opened in a dental practice.



**61% of providers** surveyed believe CareCredit helps them overcome cost objections from patients.\*



**65% of providers** surveyed believe CareCredit helps patients move forward with treatment.\*

\*Synchrony Provider Satisfaction Study, 2024.



CareCredit can help patients commit to ongoing care:



On average, a customer who was approved for a CareCredit credit card used it about **2 times in their first year**.



**45% of cardholders** who made a purchase during 2023 reused CareCredit at the same practice or retailer, driving loyalty and repeat visits.



CareCredit gives you support to help your practice grow:



**Access** to a team of dedicated Practice Development Leaders to help ensure your success – every step of the way.



**Resources, insights and best business practices** from industry thought leaders and colleagues.



**Ongoing team training** to help you optimize the opportunity CareCredit financing brings to your practice.