



BRIE JESBERG, CPA
Chief Financial Officer



Case Study

Established in 2002, **Carbal Medical Services** is an award-winning community-responsive Aboriginal Medical Service (AMS) with clinics, services and programs operating across Toowoomba, Warwick and the Darling Downs.



How Paytime helps Carbal

Carbal offers Paytime's **Earned Wage Access (EWA)** program to its staff. EWA lets employees access a portion of wages they have already earned before payday, helping them manage bills and unexpected expenses while supporting wellbeing.

We spoke with **Brie Jesberg, CPA and CFO**, about Carbal's experience with Paytime through this Q&A:



What made you consider Paytime for your staff?



We acknowledge that unexpected financial obligations can arise, and having Paytime available helps reduce the associated stress and supports overall wellbeing.



How easy was it to integrate Paytime into your payroll?



The support provided by the Paytime team ensured that the implementation process was smooth, efficient, and straightforward.



What challenges were you facing with your workforce, and how has Paytime helped?



Prior to Paytime, one of our main challenges was supporting staff through unexpected financial obligations, which created stress that impacted their wellbeing and focus at work. Since implementing Paytime, the response has been very positive – staff appreciate the added flexibility and support, which has significantly reduced their financial stress.



Have you seen any other benefits beyond reduced absenteeism?



This has contributed to a stronger sense of wellbeing and overall satisfaction in the workplace.



What you'd say to other healthcare organisations?



I would highly recommend Paytime to other healthcare organisations. It provides valuable financial flexibility for staff, and implementation was seamless with the Paytime team's support. We've seen a clear positive impact on wellbeing and engagement, with meaningful benefits to staff satisfaction and organisational culture.

The Impact in Numbers:

45%

Reduction in absenteeism and turnover

Lower recruitment costs; reduced training expenses

32%

Faster shift filling

Critical gaps covered sooner; less agency reliance.