NAVIGATING FINANCIAL WELLNESS.

A Guide for Organizations by Elle Hall-Coleman

How to Improve Employee Financial Health, productivity and enagement.

Integration with Overall Wellness Initiatives

Cost Savings for your Company, Case Studies and Testimonials.

HOW TO IMPROVE EMPLOYEE FINANCIAL HEALTH

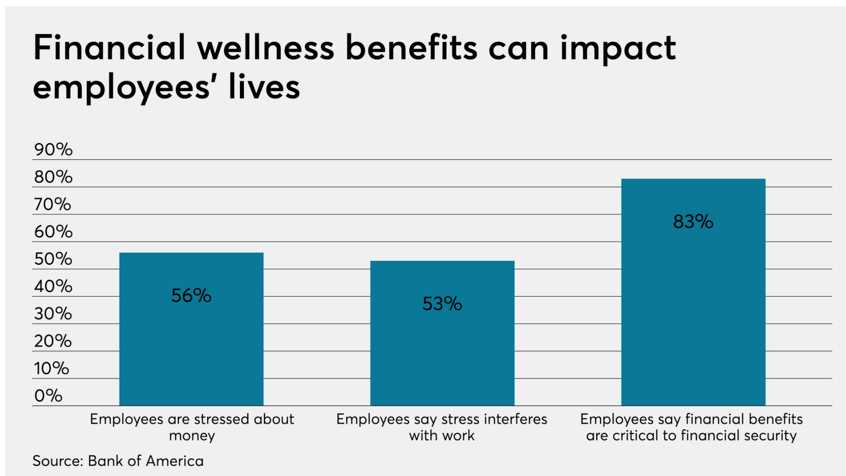
Improving employee financial health can lead to increased productivity, enhanced performance, and cost savings for companies

3 KEY BENEFITS FOR YOUR ORGANIZATION

Increased Productivity: Financial stress can be a major distraction in the workplace.. Employees who are worried about their finances may spend time at work dealing with personal financial issues, leading to reduced efficiency and effectiveness.

Enhanced Performance: It affect employees' mental and emotional well-being, leading to increased absenteeism, presenteeism, and lower job satisfaction.

Cost Savings: Financially stressed employees are more likely to experience health issues,, additionally, turnover costs can be substantial, with recruiting, training, and onboarding expenses associated with replacing employees who leave due to financial reasons.



HOW CAN YOU ADDRESS THIS?

Take a page from companies like Google and Bank of America who have seen tremendous benefits from implementing this programs.

Offer your employees comprehensive financial wellness programs, including resources such as financial education workshops, one-on-one counseling sessions, and access to online tools and resources.

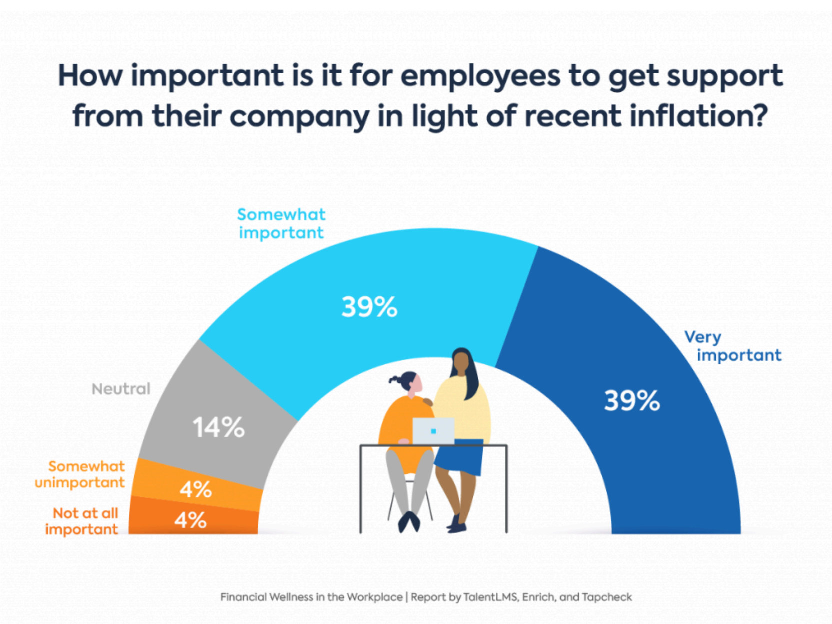
By providing these resources and support, these companies have not only improved the financial well-being of their employees but also experienced benefits in terms of employee satisfaction, retention, and productivity.

ENHANCED EMPLOYEE PRODUCTIVITY AND ENGAGEMENT

Employees who feel supported and valued by their employer are more likely to be satisfied with their jobs and committed to the organization. Offering financial wellness programs demonstrates that companies care about their employees' holistic well-being, leading to higher levels of job satisfaction and engagement.

Financial pressure on employees is piling up. Bank of America reports that 62% of workers are stressed about their finances, and almost half are worried that they won't be able to make ends meet because of inflation.

When employees feel more financially secure, they are better able to focus on their work and are more motivated to achieve their goals. Financial wellness programs can help employees set and work towards financial goals, leading to a sense of accomplishment and motivation in both their personal and professional lives.



Companies that prioritize employee financial wellness are more attractive to job seekers and are better able to retain top talent.

Employees are more likely to stay with companies that offer comprehensive benefits and support their overall well-being, leading to reduced turnover and increased stability within the workforce.

INTEGRATION WITH OVERALL WELLNESS INITIATIVES

By incorporating financial wellness into existing wellness programs, companies demonstrate a commitment to addressing all aspects of employees' health, including physical, mental, and financial well-being.

Companies can offer financial wellness workshops alongside fitness classes, mental health seminars, and other wellness activities.

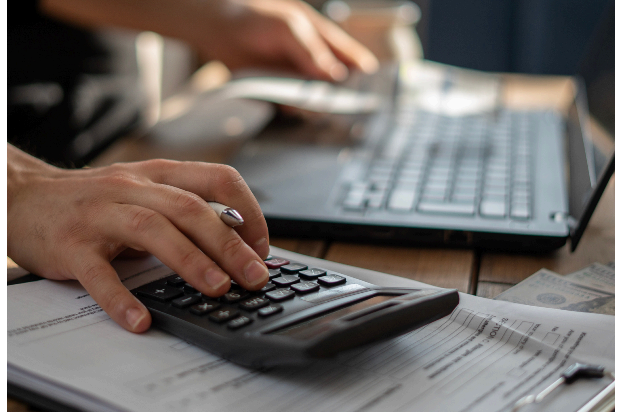
This approach allows employees to conveniently access resources that address various aspects of their well-being in one cohesive program. Incorporating financial wellness components into Employee Assistance Programs (EAPs) provides employees with holistic support for managing stress, improving financial literacy, and accessing resources for financial challenges they may face.

HOW CAN I INTEGRATE THIS IN MY BENEFITS PACKAGE?

Let's look at Unilever's example, they offered financial education workshops, one-on-one counseling sessions with financial advisors, and access to online resources and tools for managing finances effectively.

These initiatives were integrated with other wellness activities such as fitness programs, mental health support, and work-life balance initiatives.

COST SAVINGS FOR THE COMPANY



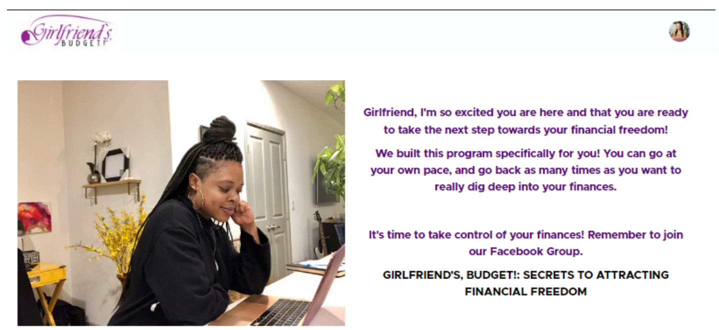
At Girlfriend's Budget, we understand that employees' financial health is crucial not only for their personal well-being but also for the overall success of our organization. That's why we've developed a comprehensive financial wellness program designed to support our employees in achieving greater financial stability and success.

Before delving into the details of our program, let's take a moment to consider the significant cost-saving benefits that organizations can realize by investing in employee financial wellness.

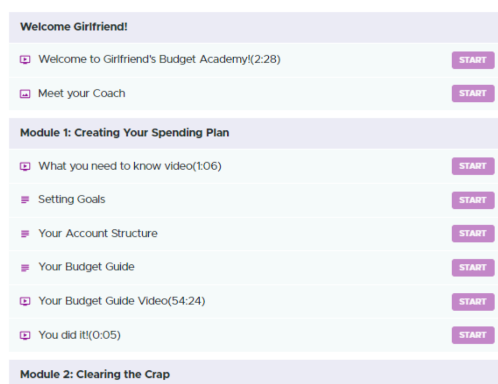
As you have know financial stress among employees can lead to increased turnover rates, higher absenteeism, and reduced productivity—all of which can have substantial financial implications for companies. However, by proactively addressing financial stress and promoting financial wellness, organizations can mitigate these costs and foster a healthier, more engaged workforce.

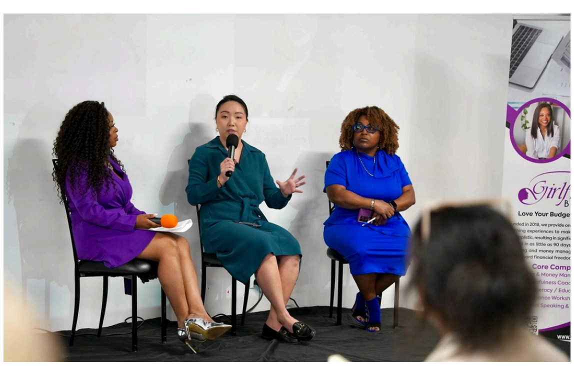
We focus on the main 2 cost effective ways to support your employees

- Education workshops
- Access to online tools and resources

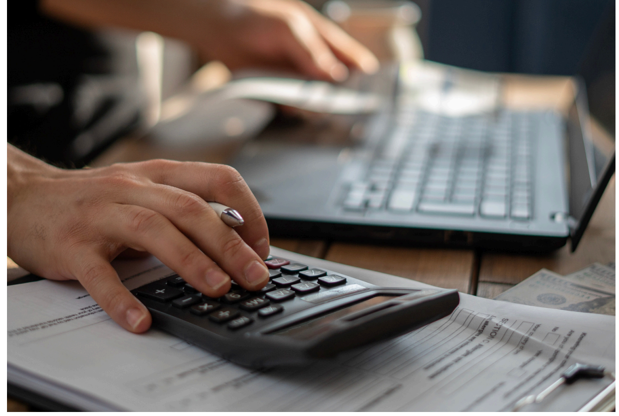


What You'll Learn!





DOES IT WORK? WHO ELSE HAS DONE IT?



Let's look at 3 companies that have implemented financial well-ness programs and their results. We know and understand the importance of this programs and we want to help you see it too.

PwC: By providing financial education, counseling services, and resources, PwC saw a reduction in turnover rates and associated costs. Moreover, employees reported increased job satisfaction and engagement, leading to higher levels of productivity and performance.

SunTrust Banks: Implemented a financial wellness program that included workshops, personalized coaching, and online resources for employees. As a result, SunTrust saw a reduction in absenteeism rates and an increase in employee productivity, they were able to create a healthier and more productive workforce, ultimately saving on healthcare and productivity costs.

Fidelity Investments: Introduced a financial wellness program focused on helping employees manage their finances and reduce stress. By providing access to financial education and resources, Fidelity saw improvements in employees' overall well-being and a decrease in healthcare expenses related to stress-related health issues.

Here are some other brands that you might recognize:

TESTIMONIALS AND CASE STUDIES

Over the past few years, we've teamed up with different companies to provide specialized financial wellness programs. Why? Because we know that when employees feel good about their finances, it's a win-win: happier folks, lower costs, and better productivity.

Our collaborative approach involves working hand-in-hand with each organization to craft customized programs that **resonate with their employees**. By understanding the unique demographics, needs, and goals of their workforce, we're able to develop tailored solutions that truly make a difference. Whether it's through interactive group workshops, or online resources, we're committed to co-creating initiatives that empower employees to take control of their financial well-being.

By partnering closely with us, your organizations will be able to ensure that every aspect of the program aligns seamlessly with your company culture and values, together, we're helping your employees navigate the maze of financial health, steering them towards happier teams, saving some cash, and boosting productivity along the way.

Schedule a meeting with us today to discuss your specific needs and goals, and let's embark on this journey towards a brighter, more prosperous future for your employees and your company.

Talk to Elle