



6-Week Course

OVERVIEW

Financially stressed employees struggle fiscally, physically, emotionally, psychologically, and socially making it difficult to cope at work or at home. They most often are too overwhelmed, worried and unprepared to deal with the dollars, cents and math of budgets or investing.

They need the motivation, validation and support of the FSW Employee Financial Wellness *in the* Workplace Program as much as they need its money management basics. This program makes money management more engaging and empowering and less intimidating and complicated which is exactly what employees want.

- 78% of Americans live paycheck to paycheck
- 8 out of 10 Americans say money is their #1 stressor.

Nearly 2 in 5 employees or 38% feel less than financially well



* Source: Bank of America Merrill Lynch 2017 Workplace Benefits Report.

Barriers keeping employees from improving financial wellness are varied and wide-ranging

Employee responses included:



Employees financial problems become their employers' financial problems when they miss work, make mistakes, take second jobs to cover unexpected emergencies or daily expenses, become ill (from financial stress or inability to afford to see doctor, etc.)

The **FSW EMPLOYEE FINANCIAL WELLNESS IN THE WORKPLACE PROGRAM** provides employees with the ability to interact directly (in real time) with their trainers who:

- Can answer their questions
- Will help them feel better about themselves
- Understand the challenges of struggling with financial stress
- Can teach them to think, feel and talk about money more positively
- Support them in developing greater financial confidence and competence
- Engage them in taking control of their money and gaining control of their lives
- Will help them to begin to build the foundation for a lifetime of financial wellness.

SPECIFICS

Each weekly session meets online using live group video chat to provide an interactive training experience.

Each one-hour session includes:

- 45-minute money lesson.
- Conversational breakout groups.
- The opportunity to overcome financial fears and reduce financial stress.
- A supportive experience that changes thoughts, feelings, attitudes and behavior with money.



SPECIFICS (continued)

Week #1 – KNOWING and OWNING YOUR MONEY STORY

Understanding how and why you are in your current financial circumstances provides the foundation from which to identify the financial behaviors that are helpful and those which need changed.

Week #2 – CONSUMER CREDIT and DEBT BASICS

The digital world makes spending money a faster, easier and less conscious process. Consumers are inevitably distanced from the amount of time, effort and work required to earn the money to pay for their purchases and increasingly disconnected from the dollars and cents of their lives. Understanding credit and debt helps change financial behavior.

Week #3 – YOU and YOUR CREDIT SCORE

Everyone's life revolves around the 3-digit number of their FICO score. Whether or not you can make a purchase (home, car, TV, etc.) and how much interest you will pay are determined by it along with a surprising number of other things (perhaps a job for one).

Week #4 – CREATING a PERSONAL SPENDING and SAVINGS PLAN

Over 50% of Americans don't have a budget so they don't know where their money goes. Nor do they have savings, an emergency, retirement or college fund. They don't know how much money they have, owe or need; their money and lives are out of control. They desperately need a Personal Spending and Savings Plan.

Week #5 – GOAL SETTING and FINANCIAL TERMS

Goal setting isn't for everyone: it's only for people who want to succeed. Having meaningful goals can reduce thoughtless spending because it keeps the focus on doing what needs done to achieve them and reducing emotional and impulsive spending.

Week #6 – SAVING AND INVESTING BASICS

The more a person understands about asset building the more likely they are to have savings and investing and the more likely they are to want to increase their knowledge in these areas and to learn more about estate planning and financial planning.

ALSO AVAILABLE

- More in depth trainings (10-weeks)
- Customized trainings
- One on One Coaching
- Certification