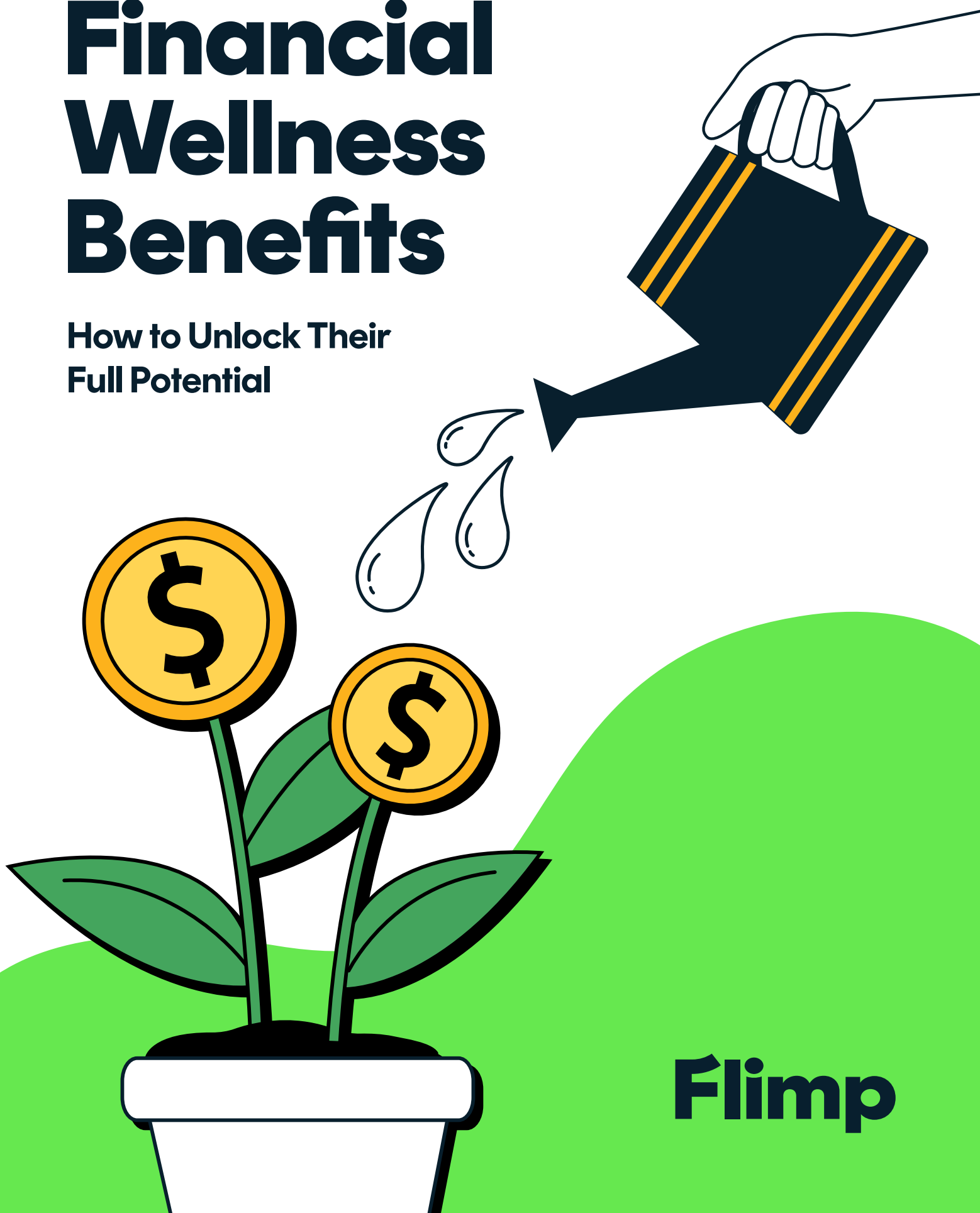


Financial Wellness Benefits

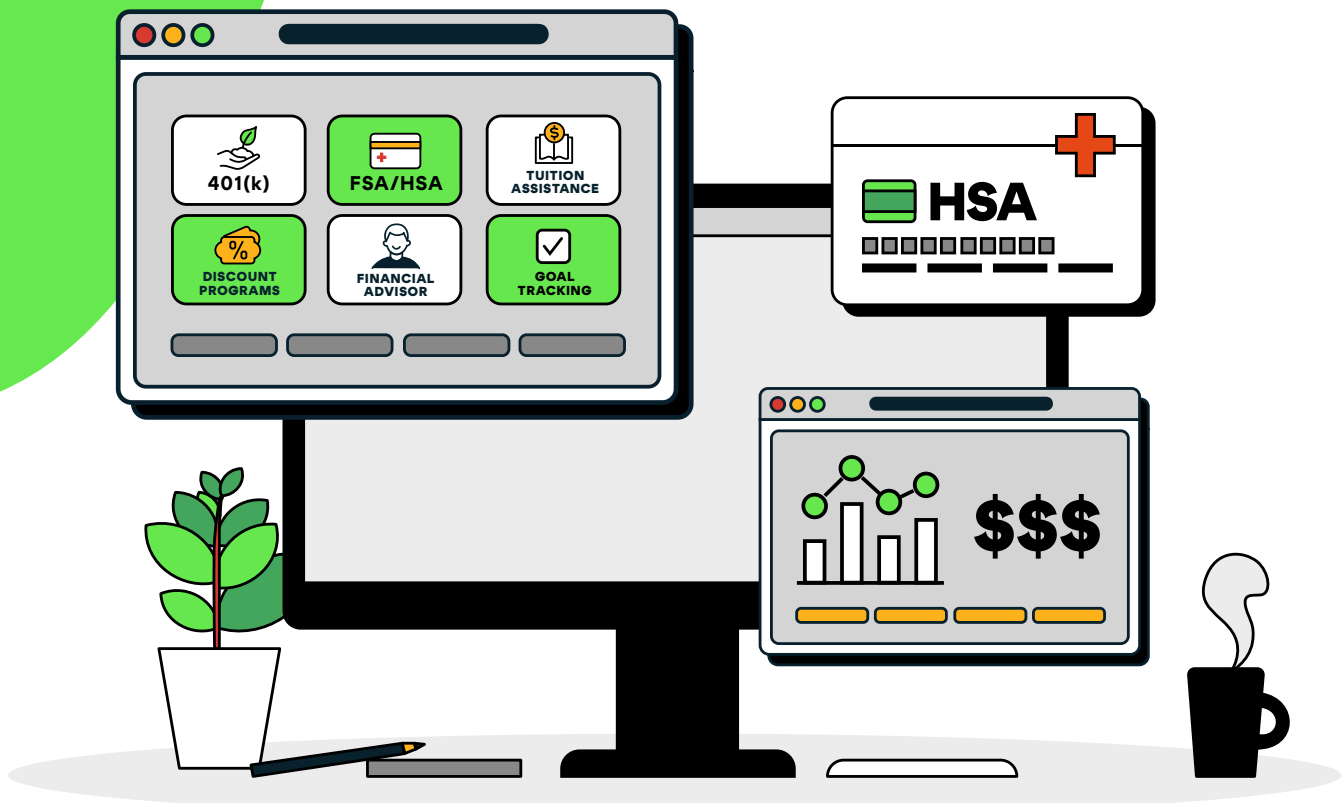
How to Unlock Their
Full Potential



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These aren't just passing thoughts—they're daily concerns for many employees. Financial stress is a silent productivity killer, keeping workers distracted, disengaged, and overwhelmed. And the numbers prove it:

A [recent survey](#) by Capital One and The Decision Lab found:

- 77% of Americans say they feel anxious about their finances
- 58% say that finances control their lives.
- A little over half of Americans say they have trouble controlling their money worries.

Your employees are no exception. What if your benefits program could change that?

The concept of wellness has expanded substantially over the past several years. Where once the term encompassed physical health alone, we now view wellness more holistically. More and more organizations are embracing this holistic view of wellness and [adding financial wellness programs](#) to their benefits packages.

What Is Financial Wellness?

Financial wellness isn't about getting rich—it's about control and confidence. [According to Forbes](#), a financially healthy employee:

- Can handle emergencies (like medical bills or layoffs)
- Spends in alignment with their values
- Makes informed, confident money decisions
- Stays on track toward financial goals
- Experiences less financial stress

By helping employees achieve this, your company can boost engagement, productivity, and retention.



Why This Matters for Your Business

When employees are financially stressed, they're distracted at work, miss more days, and struggle to perform at their best. The impact?

A [Willis Towers Watson Global Benefits Attitude Survey](#) found that employees that are financially struggling:

- **41% higher absenteeism** (compared to financially secure employees)
- **Lower engagement** (51% vs. 29%)
- **32% decrease** in productivity

Financial wellness benefits help your employees pay off their debt, save wisely, and [learn to become responsible money managers](#)—and, by doing so, clear their minds to focus on work.

But a well-designed financial wellness program doesn't just help employees—it helps your bottom line.





Financial Wellness Program Ideas for Your Employees

A strong financial wellness program starts with a robust set of financial tools your employees can rely on to build long-term financial stability. This can include a retirement savings account—such as a 401(k)—and tax-free healthcare accounts, such as a [health savings account \(HSA\)](#) or flexible spending account (FSA).

Matching your employees' contributions to these savings accounts will encourage usage and entice prospective candidates.

However, don't assume your employees understand what these accounts are. According to one survey,

[only 37% of Americans](#) fully grasp how a 401(k) plan works. This is why employee education should be a pillar of your financial wellness program.

Most employees only hear about their benefits once a year when open enrollment rolls around. Overwhelmed with information, many employees struggle to retain what they've learned.

[Year-round education](#) can help keep benefits top of mind for your employees and remind them to take action before critical deadlines (such as the tax deadline in April).

Other ways to support your employees' financial wellness include:

EDUCATION AND AWARENESS

Like one-on-one financial counseling, free financial planning seminars and workshops can help demystify complex financial concepts for your employees.

- **Financial counseling:** One-on-one coaching to help employees budget, save, and plan.
- **Seminars and webinars:** In-person or on-demand sessions to demystify financial topics.
- **Year-round education:** Instead of cramming benefits info into open enrollment, provide ongoing financial education.

PRACTICAL FINANCIAL TOOLS

Day-to-day life is expensive. Boosting retirement and HSA/FSA savings are a time-worn addition to financial wellness programs, but nowadays employers are also leveraging discount programs and loan repayment.

- **401(k) and savings plans** (with employer match)
- **HSAs and FSAs** for tax-free healthcare savings
- **Student-loan assistance** (loan matching, refinancing support, or debt counseling)
- **Discount programs** for everyday expenses like insurance, travel, and cell phone plans

MOTIVATION AND ENGAGEMENT

As with exercise and eating right, many of us intellectually understand the value of planning a budget, setting aside savings, and spending wisely—but it's so easy to get off track. Your financial wellness program can provide the same sort of encouragement and support as your physical wellness program—and even some of the fun:

- **Challenges and incentives:** Gamify financial habits with budgeting challenges and rewards.
- **Goal tracking tools and apps:** Help employees stay on course with automated savings and budgeting apps.



The takeaway?

A successful financial wellness program is not just about benefits—it's about engagement.

Ready to Unlock the Full Potential of Your Financial Wellness Program?

By investing in financial wellness, you're not just helping employees save money—you're creating a **more engaged, productive workforce**.

Whether you're building a program from scratch or optimizing your existing benefits, the key is **consistent, engaging communication**.



Let's talk about how you can bring financial wellness to life for your employees

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