



# FINANCIAL EDUCATION IN THE WORKPLACE

Are You **100%** sure You are going to have a Great Retirement, or do You have some Doubt?

What if You could get out of Debt in 9 Years or Less, Including Your Mortgage, Without Spending Anymore Money than You are Currently Spending Right Now.

## IMPROVING WORKPLACE...

productivity, health and well-being through personal financial education

### Benefits to Employers

Research clearly shows that a well-executed workplace financial education program benefits employers in several ways:

- Increase employee productivity.
- Reduce absenteeism.
- Decrease direct employer costs related to wage garnishments, bankruptcies, payroll deductions for child support and alimony, and administrative costs for borrowing against retirement plans.
- Increase employees' loyalty to the company.
- Reduce employee stress-related illnesses and mental disorders.

Financial stress is up...with 52% of employees stressed about their finances. With 45% of employees saying that financial matters cause them the most stress in their lives - nearly as many as those whose top stress is their job, health, or relationships combined. Financial concerns may be a personal matter but they directly affect the workplace.

A financially stressed employee spends an average of three hours per week on work time on his or her personal financial problems.

**There are solutions...  
Your Family Bank®.**

### Benefits to Employees

Employees who participate in workplace financial education programs have the opportunity to:

- Change behaviors that negatively affect job performance.
- Build assets and reduce debt.
- Gain appreciation for and participate at a higher level in employer-provided benefits.
- Increase their ability to retire early or on time.

**Call Us Today to Set up a Workplace Event!!**

**720.626.6776**



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