

# Financial Wellness In the workplace

*Presented by:*

Michael Erpenbach

Financial Advisor

Waddell & Reed, Inc.

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# What is Financial Wellness?

The ongoing practice  
of striking a **balance** between  
living responsibly **today**  
and planning wisely  
for **tomorrow.**

*“So we need to step back a bit,  
and we need to say, ‘What type of culture  
are we going to create in the corporation?’  
Are we going to say to our employees,  
‘It’s important that you’re well  
as a whole person.’?”*

**ESTHER WILLIAMS**

*Manager of Corporate Benefits, Seagate Technologies*

## FINANCIAL WELLNESS

Above all, financial wellness  
can pay **long-term dividends**  
to the **health** of your company  
and the **quality** of life  
for your employees.

Financial concerns  
may be a **personal matter**,  
but they directly affect  
**the workplace.**

## FINANCIAL WELLNESS

Research suggest that **15-20%** of employees have financial problems severe enough to **negatively affect productivity.**

*Source: [www.kansascityfed.org/comaffrs/Workshops/FEbrochure.pdf](http://www.kansascityfed.org/comaffrs/Workshops/FEbrochure.pdf)*

## FINANCIAL WELLNESS

A financially stressed employee spends an average of **20 hours** per month **of work time** on his or her personal financial problems.

*Source: [www.kansascityfed.org/comaffrs/Workshops/FEbrochure.pdf](http://www.kansascityfed.org/comaffrs/Workshops/FEbrochure.pdf)*

**Financial wellness** is not  
about money; it's about  
**decision-making.**

## FINANCIAL WELLNESS

The program is designed to help employees build **awareness** of where they are financially,



Elements of financial wellness

# FINANCIAL WELLNESS

provides them  
**education** for  
establishing  
financial goals



Elements of financial wellness

## FINANCIAL WELLNESS

and empowers them to change their **behavior** to achieve those goals through the choices they make.



Elements of financial wellness

A woman with short brown hair, wearing a maroon polo shirt, stands in the center of a server room aisle. Behind her, a man in a green shirt and another man in a light blue shirt are visible. The room is filled with rows of black server racks on both sides, with various components and cables visible. The floor is light-colored and reflective. A blue horizontal band with white and yellow text is overlaid across the middle of the image.

Programs that fit your  
company's needs

# Classroom Examples

- Credit & Debt Management
- Goal Planning
- Risk Management
- Tax Strategies

# Classroom Examples

- Optimizing cash flow
- Education funding
- Retirement Strategies
- Legacy Planning

# Seeking a Healthy Return on Your Investment

- Financially secure employees are more productive employees!
- Increase use of benefit programs
- Reduce employee stress

# FINANCIAL WELLNESS

## STEP #1

### Commit / Promote a Financial Wellness Program



# FINANCIAL WELLNESS

## STEP #2

### Organize Roll-Out Meeting For Staff



# FINANCIAL WELLNESS

## STEP #3

### Initiate Classroom Education



# FINANCIAL WELLNESS

## STEP #4

### Develop Individual Financial Plan



# FINANCIAL WELLNESS

## STEP #5

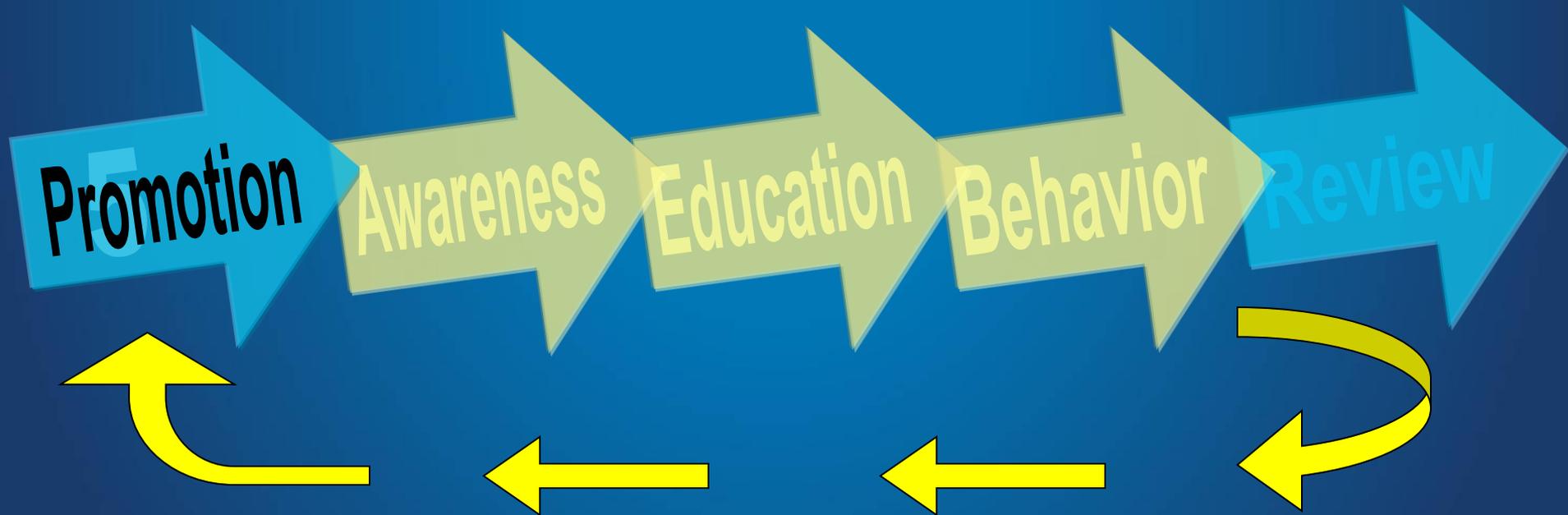
Periodic Review / Evaluation    Customize  
Program As Needed



# FINANCIAL WELLNESS

## STEP #5

Periodic Review / Evaluation    Customize  
Program As Needed



*“There’s no question that workplace wellness is worth it. The only question is whether you’re going to do it today or tomorrow. If you keep saying you’re going to do it tomorrow, you’ll never do it. You have to get on it today.”*

**WARREN BUFFETT**  
*Chairman, Berkshire Hathaway*