



# FINANCIAL FITNESS SOLUTION: CHANGING LIVES THROUGH FINANCIAL EDUCATION

Financial Fitness Group has developed a highly effective, event-driven wellness program that provides unbiased online, interactive instruction in personal finance and investing fundamentals. More than 700 organizations and 100,000 employees have and successfully completed 400,000 hours of training. And the results speak for themselves – employee stress is reduced and workplace engagement increases.

## THE CHALLENGE: ASSESS, RECOMMEND, TRAIN, REASSESS AND REPORT

A step-by-step approach to financial freedom



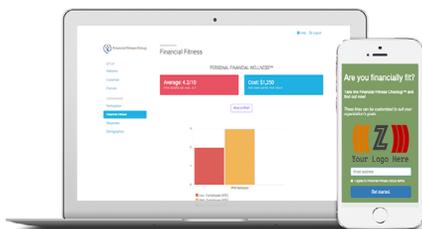
**Assessment:** We begin by assessing the financial wellness and knowledge of your employees. Everyone in the company, as well as family and friends, can participate. We instantly provide employees with their Financial Fitness Scores at the end of the short 10-minute assessment.

**Learning Plan Recommendation:** Based on the pre-program assessment, participants are given a recommended learning plan. Employees can select an alternative learning plan as they see fit for their current needs.

**Training:** With over 400 tutorials, participants have the opportunity to select tutorials that are relevant to their personal financial situation. Tutorials can be accessed on any device 24/7.

**Reassessment:** Upon finishing the coursework, participants are re-evaluated to measure changes in their financial knowledge, attitudes and behavior.

**Rewards:** Academy participants earn points for course completion and progress emails that remind them to keep going.



[REQUEST A DEMO](#)

## RELEVANT TUTORIALS BASED ON ASSESSMENT RESULTS SUCH AS:

### PERSONAL FINANCE

The Basic Personal Finance learning plan course covers important financial concepts that form the basis of successful money management. It addresses saving and spending money, using credit, and gaining perspective on the role of personal finance in your life. Course modules include:

#### Basics of Personal Finance

This course will introduce the learner to personal finance and build skills to help them make better financial decisions. It includes budgeting, goal setting, and how compound interest can help build wealth.

#### Saving Money for Your Lifestyle

Just setting financial goals and saving the money to achieve them is a big accomplishment. This course covers automatic savings plans and emergency funds. Lifestyle planning and employee benefits are also discussed.

#### Using Credit Wisely

Most of us need to use credit. The key is to use it prudently. This course covers how credit works and how to fix problems in case future challenges arise.

#### Making the Most of Your Paycheck

This course looks first at payroll taxes and employee benefits, including retirement plans and healthcare accounts. You can make the most out of your paycheck by learning how these work and taking advantage of these programs.

#### Making Major Purchases

Large expenses require saving a lot of money over a long time, which can dictate a reordering of your spending and saving habits. This course instructs students on how to think about making big purchases.

### SAVING AND INVESTING

Learn about building wealth through the use of savings and investments. This learning plan takes a special look at retirement planning, mutual funds, and how to look at the role of investing over a lifetime.

#### Saving and Investing Basics

Saving and investing require setting goals, disciplining your spending, and looking at the long term. In this course we'll emphasize budgeting and the power of compound interest.

#### Investing Basics

Investing is about building wealth and earning income. This course begins with setting goals and covers several common types of investments.

#### Investment Strategies

Good investment strategies involve allocating money wisely. There are many methods used by investors to build wealth, such as diversification and long-term investing, dollar-cost averaging, and automatic savings and/or investing plans.

#### Retirement Planning

This course covers several types of retirement plans, with emphasis on individual retirement accounts and employer sponsored plans.

#### Mutual Funds

Mutual funds offer diversification as well as professional management of your money. This course covers the basics, as well as the type of earnings one can expect to receive, expenses, and the wide range of funds available.

“I wanted to thank you, and all involved, for setting this course up. I thought I knew less than I did, I was surprised at how much I knew that I wasn't aware of. This course however really helped clarify and tie things together. I feel much more confident now, and know several things I need to look into in preparation for retirement.”

– Cornell employee

## RETIREMENT PLANNING

This learning plan offers an in-depth look at the process of securing a sound retirement—from preparing and budgeting to retirement plan options, including common challenges retirees face.

### Preparing for Retirement

Explore the questions that need to be addressed pre-retirement, such as: How much will I have? How much will I need? What will my expenses be? Will inflation eat into my nest egg?

### Saving for Your Retirement

A worry-free retirement usually requires starting a savings account at an early age. We'll talk about retirement saving strategies and how Social Security works.

### Retirement Challenges

Taxes, healthcare, inflation, long-term care, investment risks, and longevity take a big bite out of wealth in later life. This course looks at these retirement challenges.

### Retirement Plan Options

Learn more about individual retirement accounts, 401(k) plans, 403(b) plans, 457 plans, and defined-benefit plans.

### Living in Retirement

This course will help you think about money, health, housing, and staying active in your later years.

## MEASURABLE AND EFFECTIVE

Employees who have completed the program report:



92% want to learn more



70% are changing their financial attitudes and behaviors



70% notice an improvement in confidence



90% of participants rate coursework relevant to their lives



90% recommend the program to others

## THE FINANCIAL FITNESS GROUP

The Financial Fitness Group (FFG) provides online tools and software applications that deliver powerful, interactive personal finance and investing learning solutions. More than 700 industry leaders like Ameritrade, Morningstar, Intuit, Staples, Cornell and New York Life use FFG products to augment wellness benefits and provide accurate and unbiased FINRA-compliant content. The Financial Fitness Group is headquartered in San Diego, with offices in San Francisco and Madison, WI.