



# Financially Fit Employees are MORE Productive

## IMPROVEMENT IN FINANCIAL STRESS MEANS:

- Employees are **more focused** on the job
- **Fewer costly benefits** are used
- A **savings of \$2,000** per employee/per year
- Up to **70% improvement** in employee behaviors

 **Financial Fitness Group**

*Financial Wellness That Changes Lives*



### **Lost Hours Add Up**

Financial stress translates to lack of purpose, higher absenteeism and a significant loss in productivity. With more than half of the working population unable to meet monthly expenses, set aside emergency funds or save for retirement, financial stress is a costly problem for all organizations.

**After completing our Financial Wellness programs, employees who had spent countless hours on the job worrying about money are now more engaged, attentive and motivated.**



### **Stress Multiplies**

Financial pressure is the biggest cause of stress in America today. It is a heavy burden that causes illnesses, depression and other maladies that undermine corporate goals. Think of it this way - when financial stress is reduced or eliminated through corporate sponsored education, it creates a win-win situation.

**Employees are happier, healthier, more likely to excel in their work... and less likely to use costly benefits.**



### **Change Lives, Increase Profits**

Have you ever measured how your employee's financial stress affects your company? Our Employee Checkup Tool will assess how much your organization is losing. After your employees take the 10-minute, confidential questionnaire, you will gain a multitude of insights and a clear understanding of exactly how much financial stress is costing in productivity and consequently, profitability.

**This complimentary Financial Fitness Report will provide you specific and actionable directions on how to improve overall financial stress in your organization.**



#### WHY IT WORKS

Our Financial Fitness programs provide unbiased online, interactive tools that teach employees how to boost their financial knowledge and standings while providing organizations a 3:1 ROI. Our use of technology, psychology, competition and fun has become a proven formula for success.

Over 700 organizations, including Ameritrade, Intuit and Cornell, have found the more financial knowledge their employees have, the less time spent on the job addressing personal financial issues.

#### WHAT YOU CAN EXPECT

- Flexible Learning Plans
- State-of-the-art Communication Tools
- Program Options
- Champion Training
- Data Security and Privacy
- Dedicated Support
- Progressive Reporting Tools

## Getting Started

### Financial Fitness Checkup™

The Employee Checkup Tool provides each employee with a Financial Fitness Score™ the details their knowledge, attitude and beliefs about finances. With an anonymized view of the employee population, you, as administrator, will quickly gage the benefits to the corporation as well as enjoy the excitement you'll see from the participants.

Turnkey platform can be customized for your brand and set up in minutes.

**[Sign up here to get started!](#)**

## Educational Programs to Choose From

### Financial Fitness Center™

Our Self-Paced Education Library offers 150+ interactive online tutorials that teach employees all about personal finance, saving, investing and retirement planning. Each tutorial can be repeated or employees can move on to suggested topics or select from the vast library.

### Financial Fitness Academy™

The Guided Education Platform with Progress Tracking gives you EVERYTHING in the Financial Fitness Center PLUS 300 more tutorials and education pieces. It will also recommend course plans for each employee along with points and badges for successful completion.

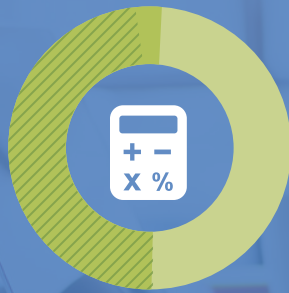


**[CLICK HERE](#)**

**or go to our website to get started!**

*“Just over **half** of workers say they are **stressed about their finances**, and **45 percent** say their worries have worsened over the last 12 months.”*

PriceWaterhouseCoopers



## User-Friendly Dashboard & Dedicated Support Team

Unlike other programs, we provide professional support from beginning to end. Your Financial Fitness Group team will be devoted to making sure you get the “biggest bang for your buck”. You will be provided with leading edge promotional tools, reports and business analytics that are accessible from a user-friendly dashboard.

Our employee reward and motivational tools encourage your employees to complete pre- and post-tests for each course. Results-orientation is embedded into every facet.

### FEATURES YOU CAN DEPEND ON

- The programs can be **accessed 24/7!**
- All products can be configured to **match your organization’s look and feel**
- Over **14,000 articles, quizzes and videos** work with all learning styles
- **Makes learning fun** — points and badges gamify the learning process
- Tracks progress and suggests new learning tracks **customized for each participant**
- Year-long subscription includes **automated reminder emails**
- Pre-assessment and post-education assessments track improvement and measures ROI — so you can **easily substantiate the program** to upper-level management.
- All materials written by **un-biased experts**



# Financial Fitness Content

Topics for Every Financial Level



## PERSONAL FINANCE

Budgeting  
Emergency Funds  
Bankruptcy  
Home Buying  
Credit Cards  
Financial Action Plans  
Debt Management  
Student Loans  
Preventing Foreclosure  
Getting Married  
Estate Planning  
Flexible Spending Accounts  
Getting Your Taxes Done  
Life Insurance  
Rebuilding Credit  
Taxes  
Identity Theft  
Lifestyle Planning  
Power of Attorney



## SAVING & INVESTING

Investment Goals  
Retirement Planning  
Understanding Balance Sheets  
Types of Stocks  
Taxes on Different Investments  
Bond Investing  
Small, Mid, and Large-Cap Stocks  
Risk Tolerance  
Certificates of Deposit (CDs)  
Convertibility  
Mutual Fund Basics  
Government Bonds  
Index Funds  
Investment Strategy  
Money Market Funds  
Money Market Accounts



## RETIREMENT

Pension Plans  
Roth IRAs  
Retirement Planning  
Long-Term Care Insurance  
IRA Deductions  
Life-Cycle Funds  
Retirement Risks  
Social Security  
Types of IRA Accounts  
Where to Live in Retirement  
Working in Retirement  
Choosing Life Insurance  
Withdrawing from Your Portfolio  
Tax-Deferred Accounts  
Reverse Mortgages  
Keogh Plans  
Medicare  
Taxes in Retirement





*Financial Wellness That Changes Lives*

**FINANCIAL FITNESS GROUP PROGRAMS  
PRODUCE SUCCESSFUL RESULTS**

- Employees lead **happier lives** allowing organizations to burgeon
- Up to 30% improvement in **participant knowledge**
- **80% participation** rates
- 92% want to **learn more!**
- 77% increase in employees using flexible medical spending accounts, **saves employer FICA expenses**
- Up to 70% improvement in **participant confidence**

Have You Had  
an **Employee  
Financial Fitness  
Checkup** Lately?



**CLICK HERE**  
or go to our website  
to get started!

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