

## FINANCIAL FITNESS CHALLENGE: GET THE FACTS

### FINANCIAL ILLITERACY IS EXPENSIVE

The cost of financial distress impacts more than employees' bank accounts. Financial challenges can affect a worker's health, workplace effectiveness, long-term financial stability, and ultimately, your bottom line.

#### Did you know....

- Financially unfit employees cost **\$2,500** each in lost productivity each year
- **67%** lack the knowledge to make sound financial decisions
- **1 in 3 employees** takes a hardship loan from their 401(k) every year

### FINANCIALLY SAVVY EMPLOYEES ARE GOOD FOR BUSINESS

For more than 5 years, the Financial Fitness Challenge online financial education training has helped put employees on the path to a more financially secure future. The Challenge is an affordable program that is highly rated by employees and produces measurable results. Here are some of the reasons the Financial Fitness Challenge makes good business sense for an organization of any size:

- 3:1 program ROI
- Lowers absenteeism, tardiness, distractions at work
- Increases employee productivity
- Drives higher 401(k) participation and contributions
- Easy to implement and use: one-hour-a-week commitment for staff and employees
- Unbiased curriculum fulfills ERISA 404(c) requirements
- Additional ongoing, cost-effective, standalone programs that can also work with existing programs



### PROGRAM ADMIN EXPERIENCE SNEAK PEEK

## THIS SPECIAL EVENT STARTS SEPTEMBER 11, 2018

### ENROLL NOW – SPACE IS LIMITED

or more information about the Financial Fitness Challenge, [email us](#) or call 1-888-345-1285.

[Enroll Now](#)

### PROGRAM SPONSORS

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## WHAT IS THE FINANCIAL FITNESS CHALLENGE AND HOW DOES IT WORK?

The **Financial Fitness Challenge** is an event-driven wellness program that provides interactive, effective, unbiased online instruction in personal finance and investing fundamentals. It is one-fourth of the cost and delivers 500% better results compared to typical programs provided by 401(k) providers.

### FINANCIAL FITNESS CHALLENGE AT A GLANCE

- Unbiased and independent financial education content
- Engaging/empowering/motivating
- Provides feedback along the way
- Measures changes over time
- Access 24/7, anywhere and anytime
- Better results than those of other programs
- Turnkey — simple to roll out and administer

**Here's how it works.** Employees start with an initial assessment and then complete 5 or more online tutorials over 8-9 weeks. Each tutorial takes about 20 minutes and is accessible anytime, from any computer, tablet, or smartphone. After completing at least 5 tutorials, employees are re-assessed based on the metrics gathered in the initial assessment phase. Each organization is issued a final report that illustrates the impact of the program via financial wellness scores that reflect employee financial knowledge, behaviors, and attitudes.

- Pre- and post-measurement of changes in knowledge, attitudes, and behaviors
- Data-based program reports on improvements in financial knowledge, attitudes, and behaviors
- A methodology developed by researchers based on human behavior, motivation, and psychology
- The assessment and recommendation of relevant course curriculum

## WHY 100s OF IOWA HEALTHCARE EMPLOYERS HAVE ALREADY ENROLLED

Hundreds of Iowa healthcare employers at organizations like **Mercy Medical Center, Four Oaks, and Pella Regional Health Center** have employees enrolled in the Financial Fitness Challenge.

**Results from employees, of all ages in all industries, who have participated in and completed the Financial Fitness Challenge:**

- 80% on average chose to participate
- 30% improvement in knowledge gained
- 70% plan to change their attitudes and behaviors
- 70% improvement in confidence
- 90% would recommend the program
- 90% want to participate again

## FOR IOWA HEALTHCARE EMPLOYERS THE FINANCIAL FITNESS CHALLENGE TRAINING IS FREE OF CHARGE.

Thanks to generous funding by the Iowa Insurance Division and Iowa CareGivers, participating in the award-winning Financial Fitness Challenge is FREE.

### THE OFFER INCLUDES:

- FREE Financial Fitness Checkup assessment for all employees
- 5 hours of training
- 24/7 online access from any smartphone, tablet or computer
- Simple setup and rollout
- Enrollment fee: FREE

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ENROLL NOW – SPACE IS LIMITED**

## 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 University 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 Chicago, IL and Madison, WI.