



FINANCIAL WELLNESS

NO JUDGEMENT ZONE

From Stress to Success:
Investing in Employee Financial Health for a
Thriving Workforce
Sheri Shannon
August 21, 2025

Introduction

Employee financial stress has reached its peak since the Great Recession, which makes employer-sponsored financial wellness programs a necessity rather than a luxury.





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Myth or Fact

Financial wellness is a fad. It's just another benefit trend.

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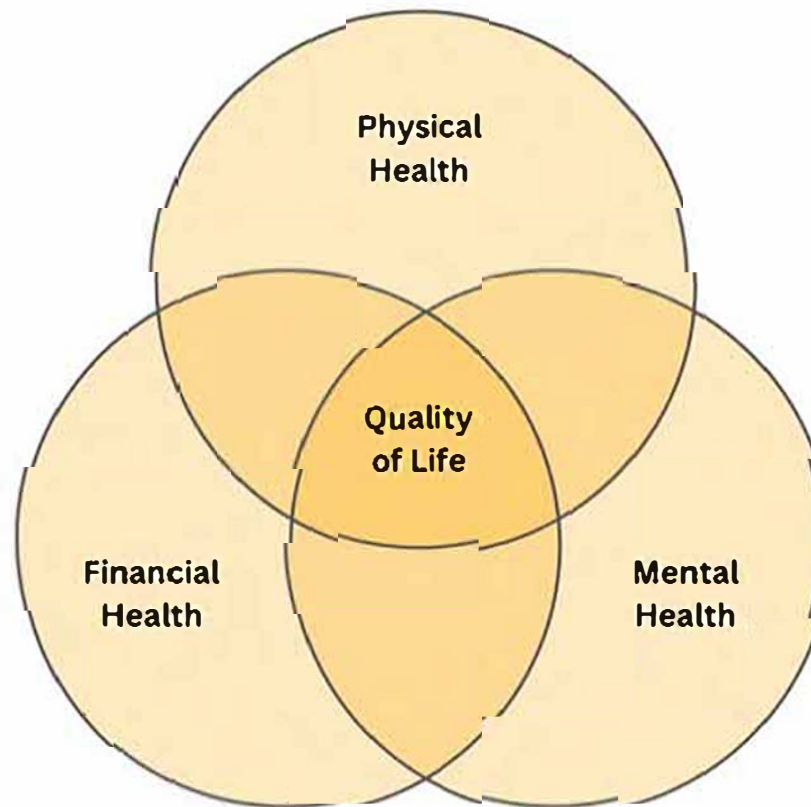
MYTH

Financial wellness programs have been shown to significantly reduce financial stress, improve productivity, and enhance overall employee satisfaction. They are increasingly recognized as essential components of employee benefits.

Employee Statistics

- 73% are unable to afford anything beyond basic living expenses.
- 92% are stressed about their finances.
- 59% cite difficulty paying for everyday expenses as a major source of stress.
- 65% attribute their financial stress to economic factors.
- 47% say money has a negative impact on their mental health.

Why Employee Financial Health Matters





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According to the Consumer Financial Protection Bureau, 40% of employees want help in achieving financial security and financial well-being.

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Employer Statistics

- 87% of companies have conducted cost-benefit analyses showing improvements in employee satisfaction, retention, productivity, and reduced medical/mental health claims due to financial wellness programs. *2023 EBRI Financial Wellbeing Employer Survey*
- Companies with wellness programs report:
 - 20% increase in employee productivity
 - 16% increase in employee satisfaction
 - 72% saw a reduction in healthcare costs
 - An average ROI of 6:1 for wellness programs

Wellable – 120 Employee Wellness Statistics for 2025



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The impact of financial stress and anxiety can make it difficult to focus in the workplace, resulting in loss of productivity, focus, and performance that causes businesses to lose over \$450 billion per year.

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Myth or Fact

Employers play a crucial role in their employees' financial wellness.

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FACT

By offering financial wellness programs, employers can provide the support and resources employees need to improve their financial health, leading to a more engaged and productive workforce.

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Benefits of Financial Wellness Programs

- Improved employee engagement and productivity
- Enhanced overall well-being and reduced absenteeism
- Increased employee retention and satisfaction

Employees typically dedicate 8 hours each week to managing financial concerns, with half of that time spent during work hours.

UICCU Partnership Program – Employee Benefits

- Personalized Financial Coaching
- On-site education sessions
- Webinars
- Monthly newsletter
- Online financial resources
- Financial Wellness Assessment
- Exclusive banking perks, if employees bank with us



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UICCU Partnership Program – Employer Benefits

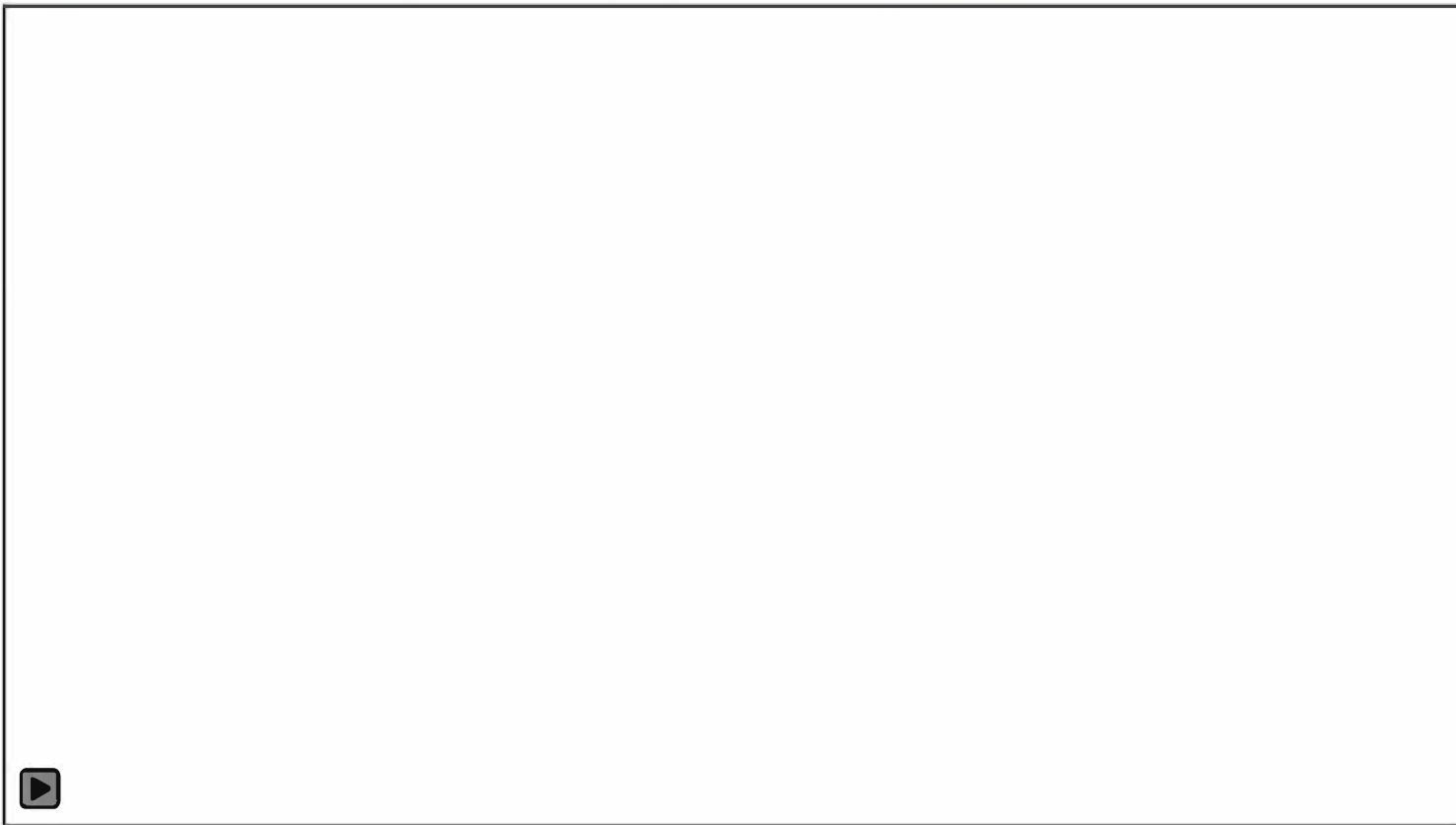
- **Free** benefit to help your employees be their best in life!
- Program designed specifically around your unique business model. *One size does not fit all!*
- We do the work!

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A Word From Our Partners



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Thank you!