

# ARE YOUR EMPLOYEES TRULY HAPPY?



**MoneyWise**  
Live Debt Free, Pay Cash, Enjoy Life!

## WORKPLACE FINANCIAL EDUCATION

None of our employees want their employers to know where they really are financially! However, the truth is, we all have financial obstacles to overcome.

Invest in your employees future by improving their lives today!  
A Happier Employee is a more Productive Employee.  
And...productive employees help their companies grow!!

### What To Know About Us

We work with employers to create workplace financial solutions that are affordable, easy to understand, and simple to use. These solutions will empower you and our employees to live happier, more productive and more fulfilling lives!

### We focus on four proven financial components to help you attain **Financial Self-reliance!**

- 1. Debt Elimination & Budgeting Tools:** Cut your debt in half and learn to live on a budget, not on your income! Measuring the impact of daily financial decisions will help you to grow and sustain wealth.
- 2. Financial Learning Center:** Improve your financial knowledge and expand your financial insight in the privacy of your own home. Learn what questions to ask and how to spot a financial imposter.
- 3. Experienced Financial Guides:** Our financial guides will help you build a customized financial map for no additional cost. Get expert advice others pay hundreds for.
- 4. Monthly Financial Reminders:** We all need a boost at times. Monthly financial reminders help you move forward, with motivational thoughts, checklists, newsletters, etc...to inspire your success.

### Financial Wellness is Becoming the **New Normal**

It is not surprising Financial Wellness is changing the workplace in a positive and lasting way. However, it is quickly evolving from a "nice to have" benefit to a "must have" for many employers.



### Employees Who Use **Financial Wellness** Programs Become

- ✔ Satisfied.....78%
- ✔ Engaged.....68%
- ✔ Loyal.....70%
- ✔ Productive.....57%

Helping employees manage their financial wellness can be a very positive thing for both employees and employers!

**EMPLOYERS** find using the Moneywise system helps their employees to provide themselves with a raise, it reduces time consuming talks about salary advances, and builds confidence and trust! As employers we hoped our employee benefits and retirement plans would bind our employees to us. The reality is, most can't afford them and it is more of a frustration than a motivation!

**EMPLOYEES** who properly manage their finances can reduce financial stress and boost confidence. We can try to ignore the facts but sooner or later must take control of our finances. The time value of money is huge; a 20 year old has to save 360/mo at 6% interest to have a million dollars by age 65, whereas a 50 year old has to save over \$3,400/month to have this same opportunity!



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### Live Debt Free, **Pay Cash**, Enjoy Life!

Make every dollar count! Be Debt Free up to 3 times faster. Without a new loan, without increasing your income or payments, and without negotiating with creditors! Create a successful budget, and pay cash for everything... ALL with the money you currently make!



### Did You **Know?**

Be Debt Free and can pay Cash for the things you want, with the money you currently make! Our amazing simple debt elimination and budgeting tools will show you how to make every dollar count! Our system uses 5 different debt snowballs. Determine which debts to pay off first, build an emergency savings, and create a simple and easy to follow budget.

### How Are We **Doing?**

- ✔ Less than 6% of us balance our checkbooks!
- ✔ Currently, 52% of employees work 2 jobs to make ends meet or they're looking for a better job!
- ✔ The average household has over \$13,465 of credit card debt!
- ✔ More than 68% of American households need dual incomes to survive!
- ✔ Most spend less than 5 years at the same job, and spend their retirement on day to day expenses until they find something better!
- ✔ And sadly, 21% of 75 year olds in America have a mortgage!
- ✔ As a result, over 46% of Americans have less than \$10,000 saved for retirement!



### OUR WORKPLACE FINANCIAL EDUCATION SYSTEM WILL SHOW EMPLOYEES HOW TO:

- ELIMINATE DEBT UP TO 3 TIMES FASTER! SEPARATE DEBT INTO CATEGORIES.
- LIVE STRESS FREE AND HAPPY. UNDERSTAND THE POWER OF DEBT (POSITIVE AND NEGATIVE).
- TARGET AND RECOVER HUNDREDS OF THOUSANDS OF DOLLARS FOR RETIREMENT.

*John D. Rockefeller's Rules for Success!*

We must work hard for what we earn. Give at least 10% to charity.  
Save at least 10% of our income (pay ourselves first). Live on our budget and not our income. And finally, we must account for every penny!

"Giving your employees raises makes them happy temporarily. However, proper financial education can impact future generations for a lifetime."

Bob Cosgrove