The image is a composite of three photographs showing people in states of distress or contemplation. The top left shows a woman with her hair in a ponytail, wearing a grey cardigan, sitting on a bed and looking down. The top right shows a man in a white shirt covering his face with his hand, appearing to be in pain or despair. The bottom half shows a woman lying on a bed, looking directly at the camera with a thoughtful or sad expression. The entire image has a teal/cyan color overlay and is divided into geometric sections.

**THE ONE
TYPE OF
WELLNESS**

NO ONE

TALKS ABOUT

When it comes to health and wellness, most people think about things like eating right, exercising, and making good lifestyle choices. But many Americans are not in good shape when it comes to personal finance. In fact, they're quite worried.

7 out of 10 employees say it's the number 1 cause of stress in their life.

THE STATE OF FINANCIAL CONCERNS



1/3
HAVING NO SAVINGS IS TOP FINANCIAL WORRY

MOUNTING CREDIT CARD DEBT
AVERAGE HOUSEHOLD CREDIT CARD DEBT IS \$15,611

40% OF EMPLOYEES WANT HELP IN ACHIEVING FINANCIAL SECURITY

80% WITH FINANCIAL PROBLEMS

61%
HUMAN RESOURCES PROFESSIONALS SAY FINANCIAL STRESS HAS AN IMPACT ON EMPLOYEE WORK PERFORMANCE

References:

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- Nerdwallet American Household Credit Card Debt Statistics: 2014
- Pew Charitable Trusts, "Americans' Financial Security: Perception and Reality."
- The 2014 Consumer Financial Literacy Survey for The National Foundation for Credit Counseling (NFCC), Harris Poll
- CFPB Financial Wellness Study, 2014

BALANCE doesn't just understand how personal finance issues affect health and wellness; we've helped millions of individuals with financial education and debt counseling.

Our industry-leading products and services enable you to add significant value to your employees' lives and be the trusted resource for financial education and support. Best of all, they'll be able to take control of personal finance issues and get them into shape, which will help reduce stress—and improve work life.

Flexible to meet the diverse needs of many different company programs, BALANCE will work with you to design a customized service package specifically for your employees' concerns and requirements.

Services include:



Dedicated Financial Counseling:

Employees have access to their own counselor for money management services, comprehensive review of financial picture, development of a realistic budget for saving and eliminating credit reliance, and debt repayment options.




Online education:

Fun and engaging learning tools are available whenever or wherever your employees want—24/7. From financial tracking tools to online calculators, education can be accessed by employees at their own pace and on the privacy of their own computing devices.



Employee Communications Content:

Relevant personal finance content for newsletters, intranet, and other employee communications. Topics include tips and tricks, how-tos, resources, news, and trends.



Financial wellness is critical to
overall employee health.

The time is now
to get your employees into the
best financial shape of their
lives: help reduce their stress
levels at work,
at home, and in life.

Call or email BALANCE today
to find out more.



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