

Are your employees in a

MONEY CRUNCH?



Is it affecting your bottom line?



How will Employee Investor Education benefit your worksite?

Consider These Statistics:

- 10% of employees bring financial issues to work to the extent that it affects their productivity. (Brown, 1999)
- One-third to ½ of employees with financial difficulties spend 20 hours a month dealing with money matters at work. (McKinley 2003)

When employees bring their financial problems to the workplace, the results are

- Lower productivity (Kim & Garman, 2003)
- Increased tardiness, absenteeism and garnishments (Grimsley, 1997)
- Lost customers and revenue (Grimsley, 1997)
- More accidents, risk taking and employee theft (Grimsley, 1997)
- Higher health care costs, disability and worker's comp claims, and insurance premiums (Grimsley, 1997)
- Lost time on the job while workers deal with financial issues (Grimsley, 1997)



Experience proven returns on your investment in Employee Investor Education!



Consider These Numbers:

- The potential first year return on investment in financial education is more than \$400 per employee. (McKinley 2003)
- The potential long term return on investment is at least 300%. (McKinley 2003)
- When employees are satisfied with their compensation including benefits, they are more likely to stay with their employers. (Grimsley, 1997)

You can avoid or reduce the costs associated with your employees' poor money management.

Increase attendance by cutting absenteeism due to

- Days off to 'find money' to cover expenses
- Employees who can't afford dependable childcare

Reduce medical costs and insurance premiums

- Lower rates of stress related illness

Increase focus and concentration for better job performance



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