

Worksite Financial Education

Planning Worksheet

Lessons will be target to

- Young employees
- All employees
- Employee trainers
- _____

Attendance will be

- Voluntary
- Required of _____

Employers primary objectives for the program(s) will include

- Increase in 401(k) participation
- Increase in 401(k) contributions
- Reduction in 401(k) emergency withdrawals over time
- Reduction in 401(k) loans over time
- Maximizing class participation (seat time)
- Gains in knowledge
- Increased skill in planning for savings and investing
- Changes in attitude regarding personal finances
- Positive changes in employee financial behavior
- _____

Worksite support

Communication

- Posters - Lesson series announcement
- Email announcements
- Video clips for broadcast on in-house television
- Paycheck stuffers (provided in electronic format for employer to print)

- Who manages the retirement program?

- Is it a mandatory or optional investment program?

- What information does the employer (or vendors) make available to employees?

- Is there a company stock plan? Is it a bonus, or profit sharing?

- How are employees purchasing funds (e.g. payroll withdrawal)?

- When are employees vested for the defined contribution/benefit plan?

- Are there limits for contribution amounts?

- Has there been a recent change in retirement or other benefits?

- Are there currently any 'sensitive topics' regarding retirement or benefits?

