

Financial Well-Being *(and Why It Matters)*



More than half of U.S. employees are stressed about their finances. Study after study shows that most people are living paycheck to paycheck and not saving enough for retirement. As a result, forward-thinking organizations are taking a holistic approach to well-being. They realize that physical, emotional, social and financial wellness are related.

THE STATISTICS ARE ALARMING:



59% of U.S. workers are stressed about their finances¹

72% of employees admit to worrying about their personal finances at work²



Credit card debt in the U.S. is now more than **\$1 trillion**²

Of those age 55 and older, **48%** have nothing saved in a 401(k) plan or an IRA³



44 million people collectively owe **\$1.5 trillion** in student loans⁴

41% of U.S. households headed by someone age 35–64 are likely to run out of money in retirement³



¹ <https://www.pwc.com/us/en/industries/private-company-services/library/financial-well-being-retirement-survey.html>

² <https://www.marketwatch.com/story/one-big-reason-americans-are-so-stressed-and-unhealthy-2018-10-11>

³ <https://www.bloomberg.com/news/articles/2019-03-26/almost-half-of-older-americans-have-zero-in-retirement-savings>

⁴ <https://www.lifecare.com/2019/03/put-these-5-financial-wellness-trends-to-use-in-2019/>

Organizations with a culture of financial well-being enjoy...

- A competitive edge for recruiting and retaining the best talent
- Increased employee engagement and productivity
- Employees with better overall health



Communication is key. Blue can help:



Target your messaging: We identify your employee audiences and the key messages that will resonate with them.



Make your communications user-friendly: We can help you take advantage of innovative technology and gamification, which makes your financial education informative, engaging and even fun.



Customize your communications: Your brokerage might offer generic materials at “no extra charge,” but positioning your financial well-being benefits with your own branding will help employees understand that they’re an important part of their total rewards package.

Use our imagination™