Starting a financial wellness program at your company or organization is easy to do and you probably already have the knowledge and skills to do it. Here are eight simple steps to help you get started.

1. **Stay focused on your HR strategy**
   An employee’s performance and job satisfaction can be hurt by financial stress from healthcare expenses, credit card debt, student loans, childcare and more. 8% of employers that offer no financial education are concerned about fiduciary liability.¹

2. **Identify internal challenges and concerns**
   Consider the management support, legal climate, fiduciary responsibilities, employee relations, and other factors that could affect implementation and adoption.

3. **Understand your unique workforce**
   Every workforce is different. Consider your own workforce—the job they do, work location, and tenure. A financial wellness program should address employees’ financial goals.

4. ** Decide which financial topics to highlight**
   Financial wellness is more than just retirement planning and program participation. It supports an employee’s overall financial health.

5. **Leverage the benefits you already offer**
   Inventory the benefits you already offer that give employees the knowledge, skills, and resources to help them manage short-term and long-term financial decisions. 57% of organizations currently provide financial education to their employees.¹

6. **Expand your offerings with more resources**
   Seek out additional offerings from benefits providers you have already vetted, as well as tools and services from low- or no-cost, objective sources like nonprofits and government agencies.

7. **Use existing or new channels to deliver resources**
   The complexity of benefit and compensation choices employees are confronted with make work the ideal place to deliver financial wellness programs.

8. **Establish metrics for success**
   When planning your program, keep in mind how you are going to measure results. Make sure that there can be some kind of measurable outcome.

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For helpful information on how to set up, manage, and measure a financial wellness benefits program for your organization, read “Workplace Financial Wellness: A Resource Guide.”

This infographic was developed through an initiative between the Financial Services Roundtable and the Consumer Financial Protection Bureau.

1. 2014 SHRM Survey on Financial Wellness and Education
2. 2015 FINRA National Financial Capability Study