

Be a Start Small, Save Up model employer

Start Small, Save Up brings organizations together to increase people's opportunities to save and empower them to achieve their savings goals.

Your workers are ready

More than 70% of employees would participate in a payroll-deduction rainy day savings program if their employer offered one². Only 11% of employers do³.

You can help

As you work to increase financial wellness in your workplace, consider joining with the CFPB to help your team members build, use, and replenish their emergency savings. Your experiences will inform a toolkit for employers nationwide.

Create a model workplace

- Offer automated payroll deductions for emergency savings.
- Provide effective financial education.
- Create incentives and motivations.
- Measure the results.

Why emergency savings?

On average, adults with greater liquid savings have higher financial well-being¹: They are more likely to experience greater financial security and freedom of choice, in the present and the future.

Helping people save a little can make a big difference in their lives.

We offer our support

- Research and expertise
 - Financial Well-Being Scale
 - Savings questionnaire
- Education tools and resources
 - Principles of effective financial education
 - Online Savings Boot Camp
 - Savings resources and publications in multiple languages, multiple media
- Interactions with like-minded organizations
- Recognition of your efforts

Contact us at StartSmallSaveUp@cfpb.gov

¹ Consumer Financial Protection Bureau. *Financial well-being in America*. 2017

² Employee Benefit Research Institute. *Findings From EBRI's 2018 Employer Financial Wellbeing Survey*. 2018.

³ Prudential. *Increasing Financial Security with Workplace Emergency Savings*. 2018.