

# FINANCIAL WELLNESS IN THE WORKPLACE

**5X Greater:** Employees ranked financial problems as their biggest stressor, five times greater than health problems<sup>1</sup>



## Are Your Employees Financially Fit?

Employees bring a myriad of personal concerns to work, and financial troubles rank at the top of the list.

### ▶ **Personal Finances: A Major Driver of Employee Engagement**

Employees who are not distracted by financial worries are more focused at work; employees stressing over money are less engaged at work.

▶ Financial stress also impacts physical and emotional health, leading to serious conditions such as high blood pressure, depression, and even heart disease.

**1-4 Hours:** Amount of time employees spend stressing over financial troubles while at work<sup>2</sup>





of employees would like their employer to provide some financial education<sup>3</sup>



of the nearly 128 million U.S. workers have trouble managing their money and consistently saving for retirement<sup>4</sup>

### Viverae Can Help Employees Become Financially Fit

Viverae® has added a financial wellness solution to its total population health management offerings. This new, comprehensive resource provides your members 24/7 access to financial guidance, education, and assessment tools, plus a low-interest, short-term loan option.

### Financial Wellness Improves Your Bottom Line

Financial wellness can be a smart investment. Productivity increases while employees improve their financial well-being, and companies net a potential 3:1 ROI.



**For every \$1 spent on financial wellness, employers cite a \$3 payback<sup>5</sup>**

### Help Your Employees Take Charge of Their Financial Health

Financial stress is not the problem—it's the symptom of a bigger issue. Viverae's financial wellness connects members to education and responsible solutions for financial emergencies.

To learn more or to request a demo, visit [www.viverae.com/financialwellness](http://www.viverae.com/financialwellness).

Sources: 1. National Institute of Personal Finance Employee Education; 2. Forbes; 3. MetLife; 4. National Institute of Personal Finance Employee Education; 5. Consumer Financial Protection Bureau

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