American employees continue to experience high levels of financial stress, and could be losing sleep over it. In this research report, we look at which employees are the most stressed about money, and what employers can do to help their employees develop the solid money management and investment planning skills they need to find lasting financial peace of mind.
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Executive Summary

Money continues to keep American workers up at night. Financial stress levels are relatively unchanged for most employee demographics since 2014. Most employees continue to worry about their personal finances, with 25 percent of employees that took a financial wellness assessment in 2015 indicating high or overwhelming financial stress. About one-third were assessed as vulnerable to living beyond their means and having serious debt. It is no surprise that money was reported as one of the top sources of significant stress, according to this year’s Stress in America™ survey commissioned by the American Psychological Association (APA)\textsuperscript{1}.

With 85 percent of employees reporting at least some level of financial stress employers should be on the alert that their workforce could be losing sleep due to worrying about money. Based on a recent survey conducted by Creditcards.com, 6 in 10 adults lose sleep over at least one financial problem, with women tending to worry more and sleep less\textsuperscript{ii}. Arianna Huffington believes we are in the midst of a sleep deprivation crisis. Tired workers have less focus, come to work grumpy, and are easily distracted. That costs workers on average 11.3 days of productivity a year, according to the America Insomnia Survey\textsuperscript{iii}. Due to the potential risk of lost productivity, EBN looks ahead to corporate sleep programs being the next frontier of workplace wellness\textsuperscript{iv}. To help employees sleep better at night, a focus on financial wellness can be part of the solution.

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<td>Some financial stress</td>
<td>64%</td>
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<td>60%</td>
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<tr>
<td>High or overwhelming financial stress</td>
<td>33%</td>
<td>32%</td>
<td>19%</td>
<td>18%</td>
<td>23%</td>
<td>26%</td>
<td>25%</td>
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\textsuperscript{1}2015 TOP FINANCIAL VULNERABILITIES

- **58%** NOT SAVING ENOUGH FOR RETIREMENT
- **51%** DON'T HAVE AN EMERGENCY FUND
- **34%** LIVING BEYOND THEIR MEANS
- **33%** HAVE SERIOUS DEBT

\textsuperscript{ii}SOURCE: Creditcards.com; Poll-Women lose more sleep over money worries than men.

\textsuperscript{iii}6 OUT OF 10 LOSE SLEEP OVER AT LEAST ONE FINANCIAL PROBLEM
Women are more likely than men to report feeling overwhelming financial stress. Even in combination with age, income, and the presence of minor children, gender played a major role in the level of stress reported by users. As we noted in last year’s Financial Stress Report, mothers with minor children living in households with income below $60,000 (9 percent of the total sample) are the most financially stressed. According to our findings:

- Nine percent of Millennial women under age 30 reported overwhelming financial stress compared to 5 percent of their male counterparts.
- Lower-income males (making under $60,000 a year) were more likely than lower-income females to report no financial stress, at 13 percent versus 9 percent.
- Women’s stress levels seem to be impacted by the presence of minor children in the household. Eleven percent of women with minor children reported having overwhelming levels of stress, compared to only 6 percent without children. Men’s stress levels seem to not be significantly impacted by the presence of minor children, as only 6 percent of men with children in their household reported overwhelming levels of financial stress, compared to 4 percent of men without children.

2015 Breakdown by Age/Gender:

Pre-retirees (age 55+) also have financial stress levels that are lower than the average, with 23 percent indicating they have no financial stress—a good place to be heading into retirement. However, there are still a significant percentage of pre-retirees who are heading into retirement with uncomfortable levels of debt (28 percent), no emergency savings (33 percent), and uncertainty about their retirement preparedness (50 percent).

<table>
<thead>
<tr>
<th></th>
<th>Under 30</th>
<th>30 – 44</th>
<th>45 -54</th>
<th>55+</th>
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<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>I have no financial stress</td>
<td>17%</td>
<td>11%</td>
<td>16%</td>
<td>10%</td>
</tr>
<tr>
<td>I have some financial stress</td>
<td>60%</td>
<td>57%</td>
<td>61%</td>
<td>57%</td>
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<tr>
<td>My financial stress level is high</td>
<td>18%</td>
<td>23%</td>
<td>18%</td>
<td>23%</td>
</tr>
<tr>
<td>My financial stress is overwhelming</td>
<td>5%</td>
<td>9%</td>
<td>5%</td>
<td>10%</td>
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</table>
2015 Breakdown by Income/Gender:

While increased family income is correlated with a reduction in financial stress, it is noteworthy that employees from higher-income households still experience financial stress, although they are not as likely to have high or overwhelming financial stress. Seventy-seven percent of men and 83 percent of women in households making $100,000 or more have financial stress, with 13 percent and 17 percent, respectively, having high or overwhelming levels of financial stress.

<table>
<thead>
<tr>
<th></th>
<th>Under $60,000</th>
<th>$60,000 - $100,000</th>
<th>$100,000+</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male  Female</td>
<td>Male  Female</td>
<td>Male  Female</td>
</tr>
<tr>
<td>I have no financial</td>
<td>13%  9%</td>
<td>17%  11%</td>
<td>23%  17%</td>
</tr>
<tr>
<td>stress</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have some financial</td>
<td>54%  51%</td>
<td>63%  63%</td>
<td>64%  66%</td>
</tr>
<tr>
<td>stress</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My financial stress</td>
<td>24%  26%</td>
<td>17%  20%</td>
<td>11%  14%</td>
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<tr>
<td>level is high</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My financial stress</td>
<td>9%  13%</td>
<td>4%  5%</td>
<td>2%  3%</td>
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<tr>
<td>is overwhelming</td>
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2015 Breakdown by Family Structure/Gender:

Ninety-one percent of women with minor children say they have financial stress, with 36 percent saying their financial stress levels are high or overwhelming.
2015 Breakdown by Marital Status/Gender:

High levels of financial stress can put a strain on couples. With 22 percent of married employees reporting high or overwhelming financial stress, this could be a huge obstacle to the success of their marriage. The APA found that 31 percent of spouses and partners say that money is a major source of conflict in their relationship. Financial stress usually becomes magnified as a marriage unravels, and the International Foundation of Employee Benefit Plans (IFEBP) recently mentioned the research of Jay Zagorsky, which found that wealth begins falling four years before a divorce and can reduce a person’s net worth by 77 percent. From an employer’s perspective, this points to the possibility of administering a qualified domestic relations order (QDRO) on the retirement plan or child support garnishments on payroll.

<table>
<thead>
<tr>
<th></th>
<th>Married</th>
<th>Unmarried</th>
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<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>I have no financial stress</td>
<td>19%</td>
<td>14%</td>
</tr>
<tr>
<td>I have some financial stress</td>
<td>61%</td>
<td>61%</td>
</tr>
<tr>
<td>My financial stress level is high</td>
<td>16%</td>
<td>18%</td>
</tr>
<tr>
<td>My financial stress is overwhelming</td>
<td>4%</td>
<td>7%</td>
</tr>
</tbody>
</table>
The Pervasive Effects of Financial Stress

Financial stress exacts a heavy toll on employees’ health, personal relationships and productivity. While most employees (85 percent) have some level of financial stress, this is not too surprising given the level of financial complexity in 21st century America. So many financial decisions require a balance of financial literacy, self control and making the best possible decision given limited information. Like most Americans, employees who initially participate in financial wellness programs often feel underprepared to decipher the financial terminology that comes with their health insurance, mortgage or investment choices.

Manageable vs. Unmanageable Stress

Having some financial stress is annoying or frustrating, but it’s manageable. The highest risk comes when financial stress moves from just frustrating to unmanageable. Unmanageable stress levels reflect a sense that one’s finances are out of control, and that there is little hope for turning things around. Generally these are the employees who are living paycheck to paycheck, with expenses exceeding their incomes and/or with large debt balances and no emergency savings. One unexpected and expensive event, such as a period of unemployment, a medical emergency, an accident, a death or divorce can devastate personal finances for those who are unprepared.

Depression, Overeating and Smoking

Financial stress can impact marriages and sleep, and it can also negatively impact mental and physical health. According to a poll by AP-AOL, 29 percent of people with high levels of stress from debt have suffered from severe anxiety, and 23 percent have suffered from severe depression. Among people with low levels of stress from debt, only 4 percent have suffered from these conditions. Stress hormones increase overeating which can lead to obesity and related health problems. Another study showed that financial stress increased the risk of substance abuse. All of these issues affect both employees and their quality of life, and also employers in terms of presenteeism, absenteeism and increased healthcare costs.

Financial stress also affects smoking rates. Ex-smokers who had more than average levels of financial stress were significantly more likely to relapse, and current smokers who experienced above-average financial stress were significantly less likely to quit.

Financial stress contributes to health and heart problems which can be dangerous for employees. Per the AP-AOL poll, 44 percent of people with high levels of stress from debt have suffered from migraines, 27 percent have suffered from ulcers or digestive issues, and 33 percent have suffered from hypertension. Those with high levels of stress from debt are also twice as likely as those with low levels of stress from debt
THE NEGATIVE EFFECTS OF FINANCIAL STRESS

**SLEEP DEPRIVATION**
- 11.3 lost days of productivity per year.¹
- 60-80% of workplace accidents are attributed to stress.⁴
- Stressful emotions and sleep problems increase likelihood of car accidents.

**ACCIDENTS**

**OVEREATING**
- Stress hormones push people towards overeating.²
- Increased risk of substance abuse.³

**SUBSTANCE ABUSE**
- Ex-smokers more likely to relapse.⁷
- Current smokers are less likely to quit.⁷

**SMOKING**
- 77% of a person's net worth is wiped out by divorce.¹⁰

**HEALTH PROBLEMS**
- 44% suffer from migraines.⁸
- 33% suffer from hypertension.⁸
- 27% have ulcers or digestive issues.⁸
- 2x more likely to have heart attacks.⁸

**ANXIETY/DEPRESSION**
- 23-29% of those with high levels of stress from debt suffer from anxiety or depression.⁸
- Depression reduces productivity, increases absenteeism.⁹

**RELATIONSHIP ISSUES**
- Frequent arguments about money is the top predictor of divorce.¹¹

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¹ America's Sleep Quality Index, http://sleepfoundation.org/sleep-quality-index
³ Substance Abuse and Mental Health Services Administration, http://www.samhsa.gov/health/mentalhealth/substance-abuse
⁷ National Center for Chronic Disease Prevention and Health Promotion, http://www.cdc.gov/nceh/health/driving.htm
⁸ National Center for Chronic Disease Prevention and Health Promotion, http://www.cdc.gov/nceh/health/driving.htm
¹¹ Ohio State University, https://research.osu.edu/archives/divorce.htm
to have a heart attack. Other research shows maintaining an emergency fund can significantly reduce your odds of developing heart disease—more so if you don’t live alone\textsuperscript{xi}. These are high costs for employees, and for employers, as negative health outcomes increase the costs of employer-paid health insurance and contribute to absenteeism and reduced productivity.

**Financial Coaching Reduces Financial Stress**

Without intervention, employees can remain stuck in bad financial patterns, or even make problems worse, unable to tackle thorny financial issues like high debt. Financial wellness programs that incorporate direct coaching for behavioral change have shown that financial coaching assists employees in getting unstuck. Employees who have had five or more interactions on the phone or in person with a CERTIFIED FINANCIAL PLANNER™ professional have shown substantial progress\textsuperscript{xii}. Those repeat interactions with a financial coach help an employee get unstuck by focusing on taking small steps, one at a time, and helping the stressed employee build a pattern of success. The coach holds the employee accountable while offering motivation and encouragement through the process of creating effective new money management habits.
The C.A.L.M. Financial Stress Reduction Model™

Heightened financial stress can occur in a moment, but undoing the effects of financial stress takes time. Small improvements in daily cash flow and debt management can lead to big improvements in overall financial health over time. Employees can start to alleviate their financial stress by taking a C.A.L.M.™ approach to cash management:

- **Create a plan.** The employee creates a new plan to manage their cash, calculating necessary expenses and establishing a way to track them. A financial coach, such as a CERTIFIED FINANCIAL PLANNER™ professional, a financial or credit counselor, or an Employee Assistance Program counselor, can provide assistance as needed.
- **Automate bill payment and savings.** The employee puts what they can on autopilot, setting up automatic bill payments for monthly expenses and transfers to emergency and other savings.
- **Lower nonessential spending and debt.** The employee tracks their expenses for several months looking for opportunities to reduce spending on nonessential items and to make extra payments on debt.
- **Make progress.** The employee makes progress by focusing on small, achievable goals, accomplishing one before moving on to the next.
Detailed Demographic Analysis

2015 Overall Response to Financial Stress Levels:

<table>
<thead>
<tr>
<th>Financial Stress Level</th>
<th>Overall</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have no financial stress</td>
<td>15%</td>
</tr>
<tr>
<td>I have some financial stress</td>
<td>60%</td>
</tr>
<tr>
<td>My financial stress level is high</td>
<td>19%</td>
</tr>
<tr>
<td>My financial stress is overwhelming</td>
<td>7%</td>
</tr>
</tbody>
</table>

2015 Breakdown by Gender:

<table>
<thead>
<tr>
<th>Gender:</th>
<th>Male</th>
<th>Female</th>
</tr>
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<tbody>
<tr>
<td>I have no financial stress</td>
<td>19%</td>
<td>12%</td>
</tr>
<tr>
<td>I have some financial stress</td>
<td>61%</td>
<td>59%</td>
</tr>
<tr>
<td>My financial stress level is high</td>
<td>16%</td>
<td>21%</td>
</tr>
<tr>
<td>My financial stress is overwhelming</td>
<td>5%</td>
<td>8%</td>
</tr>
</tbody>
</table>

2015 Breakdown by Age:

<table>
<thead>
<tr>
<th>Age:</th>
<th>Under 30</th>
<th>30-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65+</th>
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<tbody>
<tr>
<td>I have no financial stress</td>
<td>14%</td>
<td>13%</td>
<td>16%</td>
<td>22%</td>
<td>28%</td>
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<tr>
<td>I have some financial stress</td>
<td>58%</td>
<td>59%</td>
<td>61%</td>
<td>62%</td>
<td>60%</td>
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<tr>
<td>My financial stress level is high</td>
<td>21%</td>
<td>20%</td>
<td>17%</td>
<td>13%</td>
<td>8%</td>
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<tr>
<td>My financial stress is overwhelming</td>
<td>7%</td>
<td>8%</td>
<td>6%</td>
<td>3%</td>
<td>3%</td>
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2015 Breakdown by Income:

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<tr>
<th>Income Range:</th>
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<th>$75,000-$99,999</th>
<th>$100,000-$149,999</th>
<th>$150,000-$199,999</th>
<th>Over $199,999</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have no financial stress</td>
<td>11%</td>
<td>11%</td>
<td>13%</td>
<td>13%</td>
<td>16%</td>
<td>21%</td>
<td>28%</td>
</tr>
<tr>
<td>I have some financial stress</td>
<td>46%</td>
<td>57%</td>
<td>62%</td>
<td>64%</td>
<td>65%</td>
<td>67%</td>
<td>63%</td>
</tr>
<tr>
<td>My stress level is high</td>
<td>28%</td>
<td>23%</td>
<td>19%</td>
<td>18%</td>
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<td>11%</td>
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<tr>
<td>My stress level is overwhelming</td>
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<td>5%</td>
<td>4%</td>
<td>4%</td>
<td>2%</td>
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Employee Financial Picture

Most employees continued to feel some level of financial stress in 2015, with only 15 percent of those who took a financial wellness assessment reporting having no financial stress, up slightly from 2014. There is a level of heightened concern from 25 percent of those who reported feeling their financial stress is high or overwhelming. However, this is down from serious concern we saw in 2009 and 2010 when over 97 percent of employees were reporting some degree of financial stress, and approximately one-third reported high or overwhelming stress.

For the full year of 2015:

- 15 percent of employees stated that they have no financial stress.
- 60 percent of employees reported that they have some financial stress.
- 19 percent of employees felt that their financial stress level is high.
- 7 percent of employees are at a point where their financial stress is overwhelming.
Employees with the highest financial wellness scores have the lowest financial stress, which springs from strong cash management. While those with no financial stress don’t generally have perfect scores (i.e., 10 out of 10), they have very strong cash management scores (9.1), as well as high scores in debt management (7.7) and solid retirement planning scores (6.6). Those with overwhelming financial stress struggle in those areas, with scores of 2.1 for cash and debt management, and 2.7 for retirement planning.

Debt continues to be a challenge as employees of all stress levels saw a decrease in financial wellness in this area. There is a risk that employees are becoming even more over-leveraged with credit card and student loan debt, which puts them more at risk should the economy experience another recession.
Causes of Financial Stress

For those reporting high or overwhelming financial stress, the majority cite the main cause of financial stress as being “I feel like my current financial situation is not under control.” Tracking inquiries on the Financial Helpline for employees tells countless stories of how crucial day-to-day money management skills are. Poor cash management and struggles with debt have a cascading negative effect on employee financial wellness. An employee who lacks emergency savings can be derailed by one large, unexpected financial event, such as a layoff, a dental problem or a car accident. They borrow on high interest credit to fund the emergency expense (in the worst cases payday or title loans), and never seem to dig themselves out of the hole.

Causes of Stress in 2015

The percentage of employees with moderate levels of financial stress that worry about the U.S. economy and/or stock market fell from 45 percent in 2014 to 42 percent in 2015. This was surprising given the volatile market in the latter half of 2015. The percentage of employees with high or overwhelming levels of financial stress that worry about the U.S. economy and/or stock market remained relatively unchanged.
Impact of Money Management Behaviors on Financial Stress

Poor money management habits lead to high financial stress. Only 6 percent of employees with overwhelming financial stress have an emergency fund, and only 44 percent pay their bills on time each month, down from 48 percent in 2014. This negative financial behavior results in over one-third reporting they have resorted to taking a retirement plan loan or hardship withdrawal.

By contrast, good money management behaviors tend to minimize financial stress. Only 11 percent of employees with no financial stress have ever taken a retirement plan loan or hardship withdrawal, 94 percent live within their means, 98 percent are paying their bills on time each month, 80 percent maintain an emergency fund, and 93 percent are comfortable with their debt levels.

The biggest thing employees can do to reduce their financial stress is to reduce expenses and/or increase income, pay off debts, build an emergency fund, and develop positive financial habits and behaviors that keep them from facing financial trouble in the future.
Impact of Retirement Preparedness on Financial Stress

Last year, 30 percent of employees with overwhelming levels of financial stress left money on the table by not contributing enough to their employer-sponsored plan to receive the full company match. Even more disturbing is that four out of ten reported NOT contributing at all to their employer’s retirement plan. To prevent this, employers can help their employees to contribute by instituting auto-enrollment starting at the matching percentage and by incorporating an auto-escalation feature for both new hires and existing employees as part of the retirement plan design.

Only 25 percent of employees with high or overwhelming levels of financial stress have run a retirement projection. Of those that have, only one in three employees with high levels of financial stress, and one in six employees with overwhelming levels of financial stress, feel that they are on track to achieve their income-replacement goals in retirement. This may be why uncertainty over reaching future financial goals is cited as a main cause of financial stress by about six in ten employees of this group. An annual retirement evaluation statement issued to each employee by the plan provider can possibly be a wake-up call for those who don’t know where they stand regarding their retirement preparedness or unpreparedness.
Impact of Investment Planning on Financial Stress

The percentage of employees with at least some level of financial stress that reported taking a risk assessment decreased slightly in 2015. Investing behaviors like taking a risk tolerance assessment and rebalancing are especially important right now as investors tend to get nervous during a volatile stock market. If this happens, a market correction could cause uncomfortable changes in account balances, potentially adding to employee financial stress and resulting in untimely investment changes led by emotional decisions.

There was also a significant drop in the percentage of employees that reported rebalancing their investment accounts, down 4-6 percentage points for employees with at least some level of financial stress. This could be related to the increasing popularity of target-date funds, which are automatically rebalanced. Since the vast majority of those with high or overwhelming financial stress lack a general knowledge of investing, employers can help employees improve their investment wellness by providing ongoing financial and investment education.

**I feel confident that my investments are allocated appropriately based on my risk tolerance and time horizon.**
- Overwhelming: 18%
- High Stress: 26%
- Some Stress: 38%
- No Stress: 61%

**I have a general knowledge of investing and know how to apply that knowledge.**
- Overwhelming: 9%
- High Stress: 15%
- Some Stress: 31%
- No Stress: 53%

**I have taken a risk tolerance assessment.**
- Overwhelming: 18%
- High Stress: 31%
- Some Stress: 45%
- No Stress: 62%

**I rebalance my investment accounts to keep my asset allocation plans on track.**
- Overwhelming: 14%
- High Stress: 24%
- Some Stress: 37%
- No Stress: 55%
Impact of Insurance and Tax Planning on Financial Stress

Of those reporting overwhelming financial stress, just a little over half review their insurance coverage annually and are confident that they are adequately covered by their health insurance and auto/homeowner’s policy. With most covered workers facing additional out-of-pocket costs, just one uninsured or underinsured event could send an employee spiraling into bankruptcy.

With the shift to higher deductible consumer-driven health plans (CDHPs) this could compound the financial stress of this segment of the workforce. A 2012 National Institutes of Health (NIH) study found that employees generally don’t understand how their CDHP works, and many may not be setting aside enough funds annually to pay for expenses not covered by their plan. Magnifying the risk for those covered with high-deductible health plans is that only 14 percent of those with overwhelming stress are contributing through payroll deduction to a flexible spending account.
Methodology

All of Financial Finesse’s research is primary—based on tracking employees’ most pressing financial concerns through their usage of our financial education services.

Trend analysis research is compiled by tracking questions received by planners through Financial Finesse’s Financial Helpline and Ask-a-Planner services. Financial Wellness data is compiled by tracking employees’ usage of Financial Finesse’s Online Financial Wellness Assessment and Learning Center, which provides employees with a personalized financial education plan and analysis of their current financial wellness. Employers and employees are located across the country—in similar proportion to the demographics of the national population.

This report uses an expanded data set based primarily on the analysis of 35,703 financial wellness assessments completed on January 1, 2014 through December 31, 2015. Some figures may not match data previously reported in prior studies. All figures are rounded to the nearest whole percentage unless otherwise noted.

Results have a +/-1 percent margin of error at the 99 percent confidence level.

About the Financial Wellness Assessment

The Financial Wellness Assessment is a proprietary tool designed and developed by our Think Tank of CERTIFIED FINANCIAL PLANNER™ professionals used to measure employees’ financial wellness. To get a realistic assessment of wellness in each category, planners determined the most important criteria for achieving financial success in that specific category. By asking key questions that determine employees’ progress on these different actions, we are able to approximate their financial wellness in those areas.

About the Financial Wellness Score

The Financial Wellness Score is measured on a scale of 0 to 10, with 0 indicating minimal financial wellness and 10 indicating optimal financial wellness. Scores are adjusted to consider age and income and determine how well employees are managing their finances based on these factors and the needs associated with different life stages and income levels. Employees who achieve a Financial Wellness Score within a specified range exhibit financial behavior as outlined in the following chart:
### Wellness Score

<table>
<thead>
<tr>
<th>Score</th>
<th>Financial Behavior</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.0 or above</td>
<td>Employees have excellent financial skills and habits, and have achieved an optimal level of financial wellness. They are on track to meet their goals and fully prepared to weather unexpected challenges that arise.</td>
</tr>
<tr>
<td>7.0 to 8.9</td>
<td>Employees have good financial skills and habits, and are in a fairly good position to reach their goals, but there are additional actions they need to take to fully prepare for their goals and protect themselves from challenges that may arise.</td>
</tr>
<tr>
<td>5.0 to 6.9</td>
<td>Employees are demonstrating some personal financial skills, but have significant gaps in their overall financial planning and behaviors, and really need education and guidance to make decisions and develop financial habits that will allow them to achieve their goals.</td>
</tr>
<tr>
<td>3.0 to 4.9</td>
<td>Employees may be sabotaging their own goals through poor personal financial skills and are in need of more basic information.</td>
</tr>
<tr>
<td>Below 3.0</td>
<td>Employees are in dire need of guidance around basic personal financial skills to help keep them from experiencing serious financial consequences.</td>
</tr>
</tbody>
</table>

### About Financial Finesse

Financial Finesse is an unbiased financial education company providing personalized and innovative financial education and counseling programs to over 2,400,000 employees at over 600 organizations. Financial Finesse partners with organizations to reach goals such as reducing fiduciary liability, increasing plan participation, decreasing stress, and increasing productivity through its unique approach to financial education. Financial Finesse does not sell products or manage assets. For more information, visit [www.financialfinesse.com](http://www.financialfinesse.com).

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