We all face financial decisions. Some good, some bad. Some voluntary, some not so much. Whether your employees are expecting a new baby, facing an unexpected medical expense, or preparing to buy their first house, GreenPath is here to guide staff to make informed financial decisions.

**Life happens:**

You can’t ignore the facts:

- 80% of people say their personal finances keep them awake at night.¹
- 71% of employees say their top source of stress is personal finances.³
- 58% of employers say financial “illness” plays a role in employee absenteeism.²

As many as 30 million employees may be physically “at work,” but, because of stressors, they can easily be distracted and not performing efficiently or effectively.⁴

Employee financial wellness also has a direct impact on your company’s health care costs:

According to Gallup, employees who are thriving in overall well-being, have 41% lower health related costs than employees who are struggling, and 62% lower costs than employees who are suffering.

**Have you thought about how employee financial stress is impacting your organization?**

Employee financial wellness programs can help improve your organization’s bottom line by:

- Reducing absenteeism and sick-time usage
- Reducing financial-related stress
- Increasing retention and employee loyalty
- Improving productivity
- Minimizing 401(k) loan usage

By limiting personal financial distractions in the workplace, employers can potentially save as much as $5,000 per employee, per year.⁵

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¹ American Psychological Association - Stress in America Survey, 2015
² MetLife - 9th Annual Study of Employee Benefit Trends, 2011
³ SHRM - Financial Wellness in the Workplace, 2014
⁴ Garman - Financial Distress Among American Workers, 2005
⁵ Kadlec - Proof that Workplace Financial Education Works, 2012