



FINANCIAL WELLBEING

EMPLOYER CHECKLIST

Assess Employee Needs

- Conduct surveys or focus groups to identify key financial challenges affecting your workforce.

Review Compensation Policies

- Ensure pay practices are equitable, competitive, and aligned with market standards.

Implement Financial Education Programs

- Offer workshops and resources on budgeting, debt management, and retirement planning.

Introduce Earned Wage Access (EWA)

- Enable employees to access a portion of their earnings before payday to reduce reliance on payday loans.

Support Emergency Savings

- Offer incentives or matching contributions to help employees build financial cushions.

Offer Student Loan Assistance

- Establish programs to help employees repay or refinance their student loans.

Measure Impact and Adapt

- Track participation, outcomes, and employee feedback to refine programs and ensure they meet evolving needs.