



## About Your Presenter

Kimberly Greenman,  
Ph.D., L.M.S.W., C.E.O.,  
Financially Fit Employees, Inc.  
a.k.a. “Dr. Money”  
[https://www.kimberlygreenman.com/  
kgreenman@financiallyfitemployees.com](https://www.kimberlygreenman.com/kgreenman@financiallyfitemployees.com)

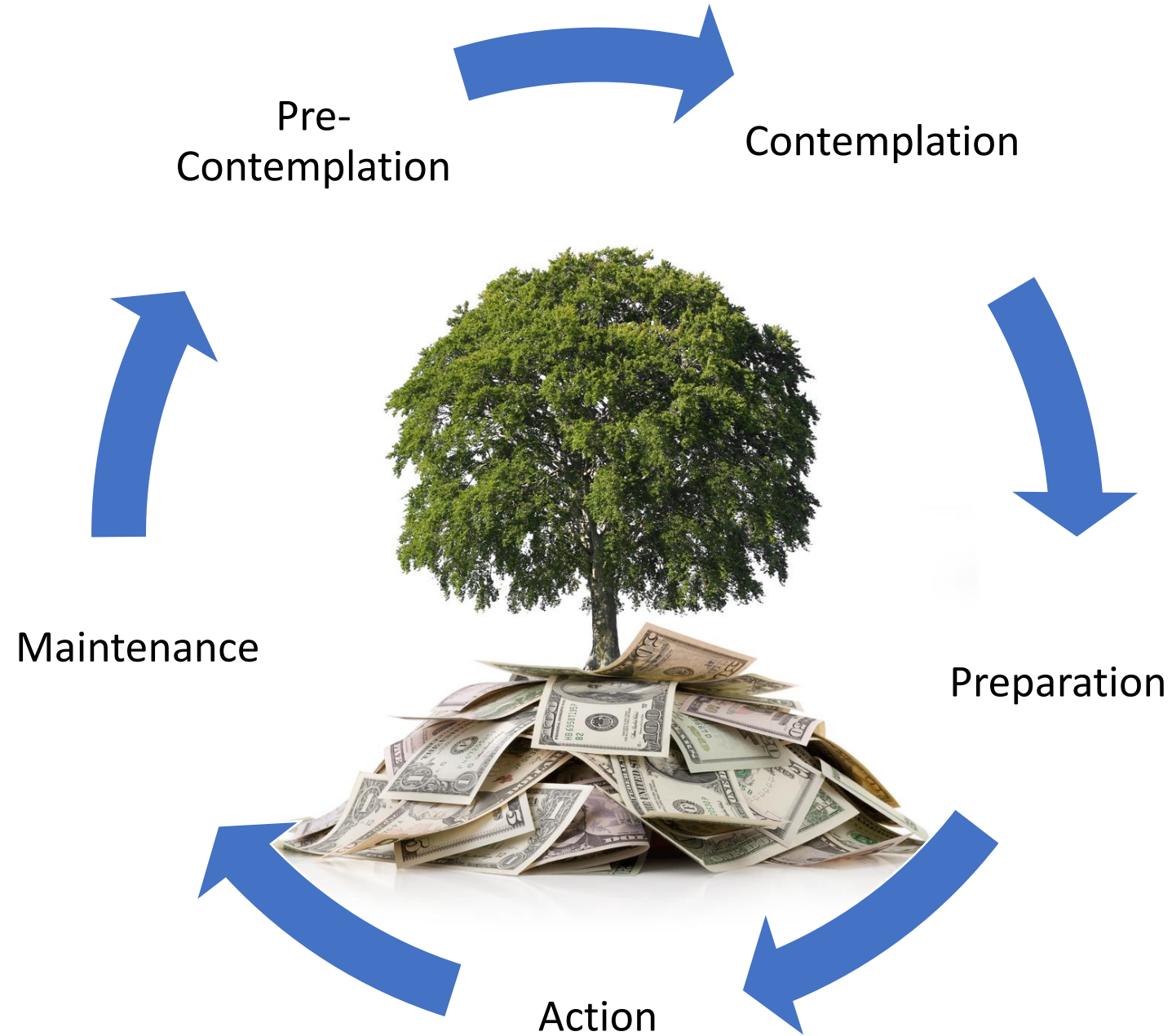


What Is  
Employee  
Financial  
Wellness? And  
How Does It  
Impact Your Staff  
Productivity &  
Bottom Line?



# Financial Behavior Model



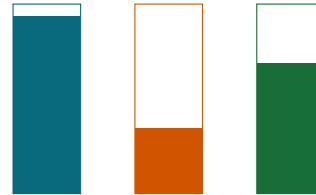




# My Financial Fitness Report Q1

Britney Smith

The following graphs highlight my current stages for budgeting, debt reduction and saving money



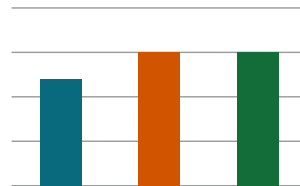
continuing a financial fitness change for more then six months. Score is 16

beginning a financial fitness change within the last six months. Score range 13 - 15.9

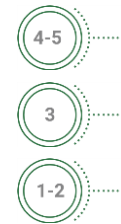
wanting to make a financial fitness change within the next six months. Score range 10 - 12.9

not yet wanting to make a financial fitness change within the next six months. Score range 0 - 9.9

The following graphs highlight my current intentions for budgeting, debt reduction, and saving money



Intentions to budget, reduce debt, and save money are scored:



# Implicit Theory Spectrum

Entity

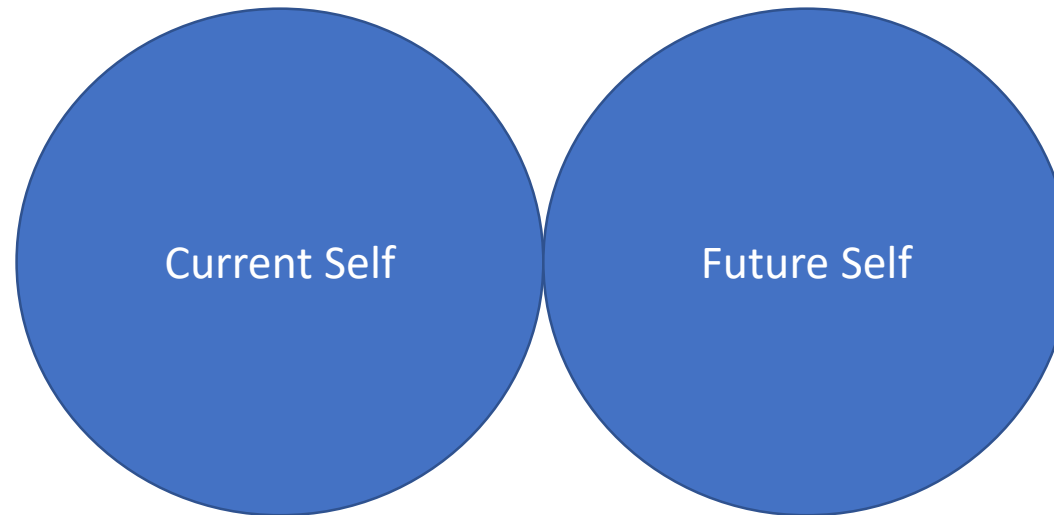


Incremental

# Incremental Saving Behavior



# Future Selves Theory



One's future begins to be considered in addition to one's present



# Future Selves



# Financial Literacy



Budgeting Practices



Debt Decisions



Credit Ratings



Employment Benefits



Saving Practices

# Financial Literacy



# Financial Behavior Model



# Self Guided Digital Platform



COACHING



COMMUNITY



VIDEOS



FINANCIAL  
TRAINING



FINANCIAL  
REPORTS



FINANCIAL  
TOOLS



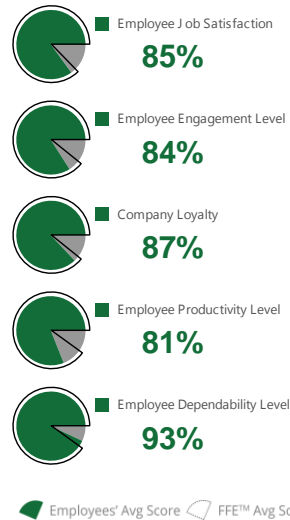
GIFT CARDS &  
SCHOLARSHIPS



# Administrative Report Q1

Your Company

## Your Employees' Performance:

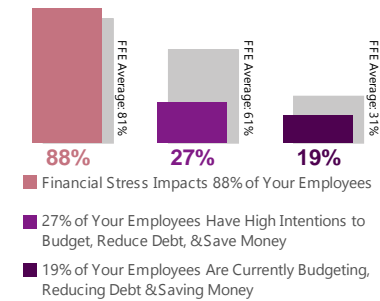


## FFE™ Appreciation

**94%**

Your employees appreciate that Financially Fit™ services are made available for them

## Your Employees' Financial Wellness:

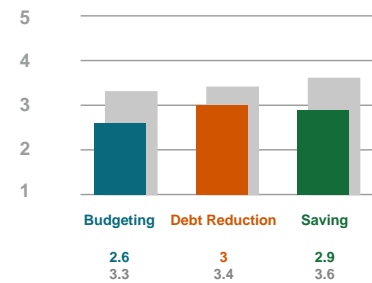


## Ranges of Financial Wellness Intentions:

Intentions to budget, reduce debt, and save money are scored:



## Your Employees' Financial Wellness Intentions:

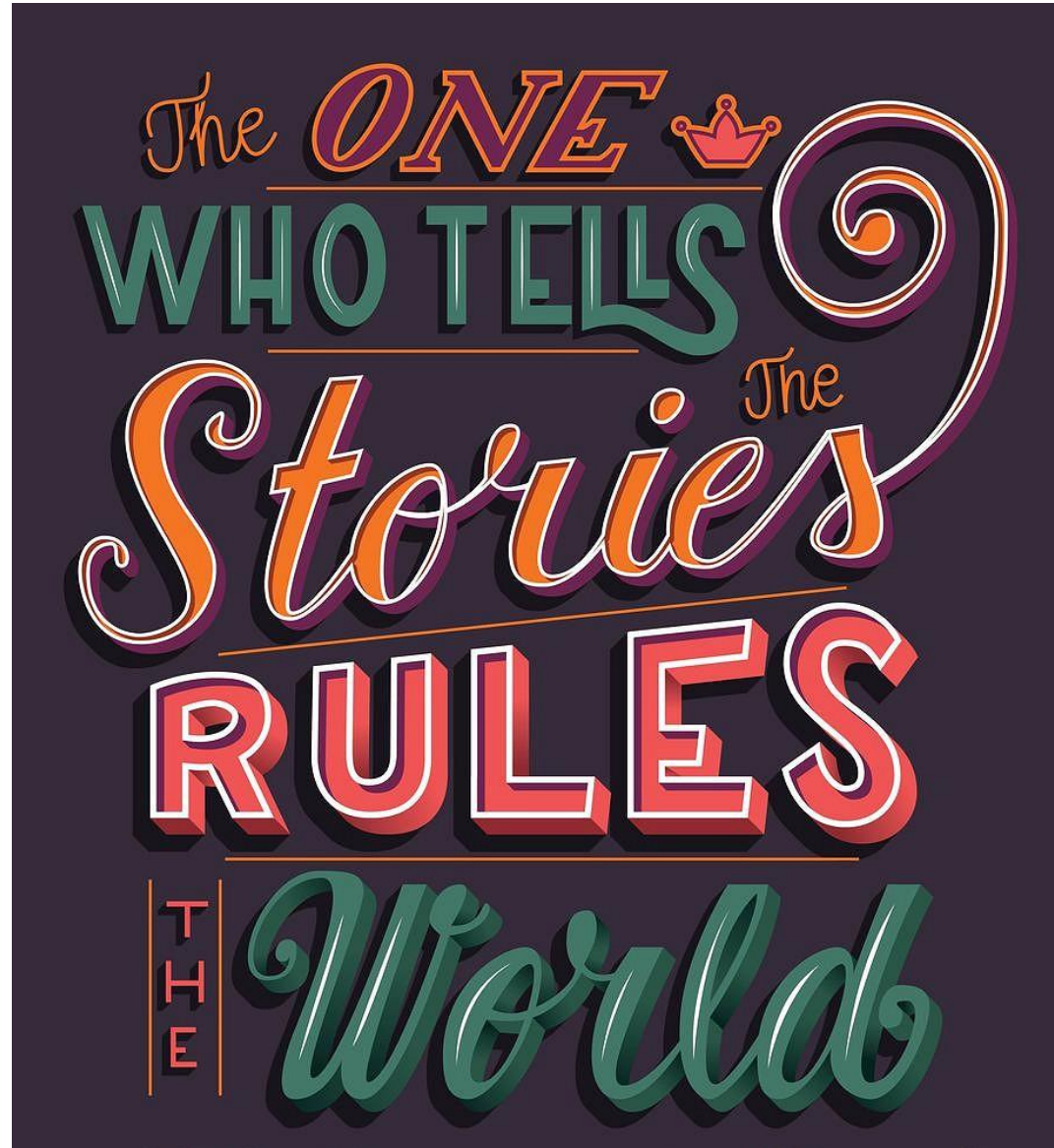


Increasing  
Employee  
Financial  
Wellness  
Also  
Increases  
Employee:

Productivity

Satisfaction

Loyalty





















Financial  
Wellness  
Support

Versus

Financial  
Services





# Self Guided Digital Platform



Coaching



Community



Videos



Financial Training



Financial Reports



Financial Tools



Gift Cards & Scholarships



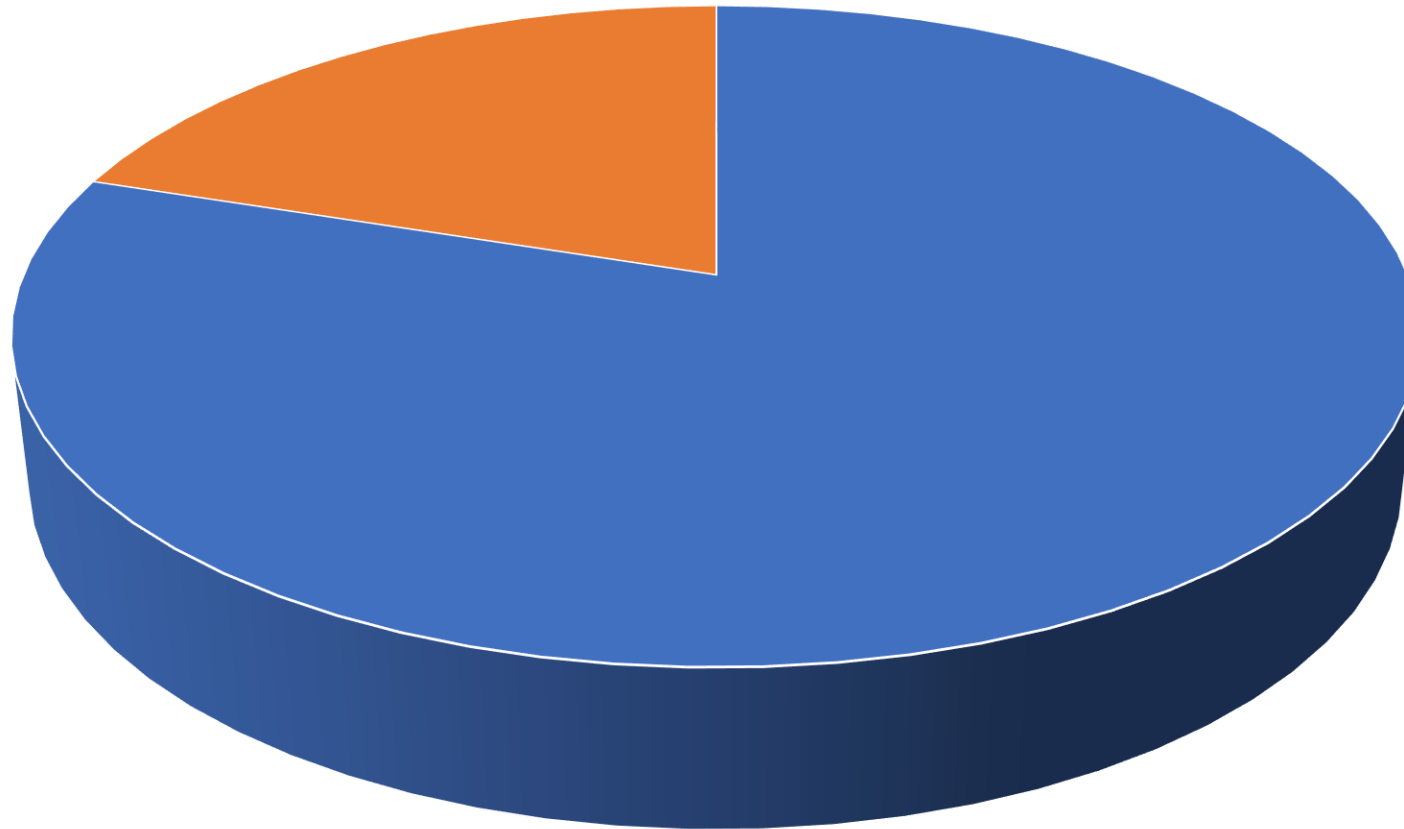








Increased Employee Productivity, Satisfaction, & Loyalty After  
Giving Employees Access to a Financial Wellness Program



■ 80% Employer Administrations Saw Increase

■ 20% Did Not



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[kgreenman@financiallyfitemployees.com](mailto:kgreenman@financiallyfitemployees.com)



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