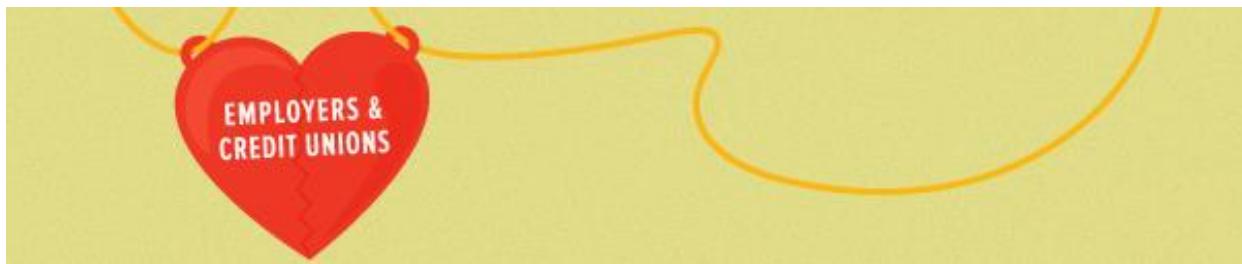


# Credit Unions and Employers Partner to Provide a Better Small-Dollar Loan



Did you know that **46% of Americans** could not come up with **\$400** in an emergency? Did you also know that **8 in 10 consumers** say financial stress impacts their work productivity?

To help combat these challenges, financial wellness in the workplace has become a growing trend amongst **employers**. Who better to support this than **credit unions** and other community oriented financial institutions? Over the course of 4 years, Filene Research Institute and The FINRA Investor Education Foundation has tested the [\*\*Employer-Sponsored Small-Dollar Loan\*\*](#) (ESSDL), where credit unions and employers jointly build stronger communities by helping employees deal with immediate needs and build a stronger financial foundation. **In this time, over 5,000 loans were approved, totaling over \$6M.**

Join us for an **informational webinar** to learn more about this impactful program and **how to take action**. **Sign-up now!** Click on the webinar date that works best for you! [March 20](#) and [April 26](#).

If neither of these dates work for you, please contact Adam Lee at [adaml@filene.org](mailto:adaml@filene.org) to arrange a discussion.



*Filene also has free 1 on 1 implementation support to get your ESSL program off the ground!*

## Learn more to do more!

Learn more about the small-dollar challenge facing consumers in Filene's latest blog post. [Click here to read!](#)

### [BLOG: A Worthy New Year's Resolution?](#)

Do you have

**\$400**

to keep warm?