

Financial Wellbeing Toolkit

This Financial Wellbeing Toolkit is designed to provide individuals with a well-rounded collection of resources and support to help them navigate financial challenges while prioritizing their overall wellbeing.



How To Use This Toolkit



Who is the toolkit for:

This toolkit is intended for HR, People Officers, or Wellbeing Leaders to find resources and language around **financial wellbeing** to then share with their employees as they see fit.

What is included: This toolkit includes proprietary NFP resources along with carefully vetted external websites, apps, podcasts, and more—all designed to support your employees' financial wellbeing.

Why we made it: We believe financial wellbeing is a key part of overall wellness—and no one should feel overwhelmed or alone when facing money matters. This toolkit was created to break down barriers, reduce stigma around financial stress, and make it easier for individuals to access helpful, judgment-free resources that support smart, confident financial decisions.

The facts are in the findings:

- 48% of employees cite financial concerns as a cause of lower mental health
- 43% of employees say financial stress affects their sleep
- 50% of employees have \$1,000 or less in savings for a catastrophic medical expense
- 76% of employers believe they support financial health, but only 39% of employees agree
- Financial wellness programs can foster a more engaged and loyal team, reduce absenteeism and enhance productivity.

Financial Literacy

Financial Literacy: Build Confidence with Every Dollar

What is it?

[Financial Literacy](#) is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing.

Why it Matters

Financial literacy is more than just knowing how to budget—it's about building the confidence to make informed decisions, reduce stress, and plan for the future. It lays the foundation for a healthy relationship with money and empowers individuals to take control of their financial journey.

Financial Literacy Focus Areas

Earning

- Understanding your paycheck (gross vs. net income)
- Reading pay stubs and deductions
- Maximizing employer benefits (e.g., HSA, 401(k) match)
- Exploring side income opportunities

Spending

- Creating & managing a budget
- Tracking expenses & identifying spending habits
- Needs vs. wants decision-making
- Using digital tools & apps for spending awareness
- Avoiding impulse purchases & lifestyle creep

Saving

- Building an emergency fund
- Setting short- & long-term savings goals
- Automating savings contributions
- Understanding interest & compound growth
- Saving for specific milestones (e.g., home, education, vacation)

Borrowing

- Understanding credit scores & reports
- Responsible use of credit cards
- Managing student loans, auto loans & mortgages
- Debt repayment strategies (e.g., snowball vs. avalanche)
- Avoiding predatory lending & high-interest traps

Protecting

- Insurance basics (health, life, disability, property)
- Identity theft prevention & fraud awareness
- Estate planning (wills, beneficiaries, power of attorney)
- Emergency preparedness (financial and otherwise)
- Knowing your rights as a consumer



Financial Wellbeing

Boost your financial wellbeing—and your peace of mind.

Financial stress is one of the leading contributors to anxiety, burnout, and poor mental health. Whether it's building a budget, planning for the future, or simply feeling more in control of your money, taking small steps toward financial clarity can ease stress, improve focus, and enhance your overall quality of life.

Financial Peace of Mind Checklist

1. Know Your Numbers

Track/review your income, expenses, and credit score regularly. Awareness is the first step to control.

2. Build a Safety Net

Aim to save 3–6 months of living expenses in an emergency fund. Start small and automate contributions – even small amounts add up over time.

3. Manage Debt Wisely

List all debts, prioritize high-interest ones, and explore consolidation if it lowers your payments and/or stress.

4. Protect What Matters

Review your insurance coverage annually—health, life, disability, and property—and update beneficiaries as needed.

5. Plan for the Future

Contribute to retirement accounts, take advantage of employer matches, set short- and long-term financial goals, and create or update your will/legal documents.

6. Use Your Resources

Take advantage of financial counseling, EAP services, and tools available through your employer, this toolkit and /or community programs. Share resources with family members to foster household financial literacy.

7. Support Your Mental Health

Financial stress affects emotional wellbeing. Practice self-care, talk about money openly, and seek support when needed.



NFP Wise & Well Resources



NFP Fitness & Training Centers

NFP has developed dedicated landing pages for **both you and your employees**, offering holistic support through regularly updated training materials and resources.

[Mental Wellbeing Fitness Center](#) - **For HR & Leadership**

[Wise & Well Training Center](#) - **For You & Your Employees**

[Here is a flyer](#) **that you can share with your employees**

WellCents

WellCents by NFP is a holistic financial wellness solution designed to help employees build confidence in their financial lives. Through personalized assessments, one-on-one consultations, and group education sessions, WellCents empowers individuals to take control of their financial future. The program integrates seamlessly with employer benefits, offering tailored action plans, proactive outreach, and data-driven insights to reduce financial stress and support long-term wellbeing. Reach out to your NFP Account Team for additional information.

Upcoming Wise & Well Webinar

Title: *Money Moves That Matter: Budget, Save & Thrive at Every Stage of Life*

Join us for a practical and empowering webinar designed to help you take control of your finances—no matter your age or life stage. Discover personalized tools and insights to help you make meaningful progress toward your financial goals.

Date/Time: July 8, 2025 at 12:00 p.m. ET

Audience: NFP clients and their employees

[Register Here](#)
[Employee Flyer](#)

Details regarding our upcoming Wise & Well Webinars can be found in NFP's monthly *Corporate Benefits Latest Insights* emails and within the Wise & Well Training Center linked above.



Websites, Podcasts & Apps

Websites and Articles

[Nerd Wallet](#)

[Bloomberg Wealth](#)

[Why Financial Literacy is Important and How You Can Improve Yours](#)
[Financial Literacy, Helping you Prepare for Life](#)

[Khan Academy](#)

[Free Will](#)

Podcasts

[So Money](#)

[Rich Habits Podcast](#)

[The Stacking Benjamin Show](#)

[Motley Fool Money](#)

[Planet Money](#)

[Smart Money](#)

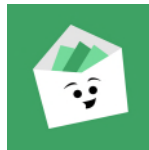
[Marriage, Kids and Money](#)

[Invest Like the Best](#)

Direct to Consumer Apps



[Rocketmoney](#)



[Goodbudget](#)



[Credit Karma](#)



[Nerd Wallet](#)



[Kids: Greenlight](#)



[Monefy](#)



**Note: Some apps may require a fee when downloading or using. Your organization is not responsible for these fees.*

Communication & Engagement



Communication is key. Even the most valuable benefits and information will go unnoticed if not communicated consistently and through various channels. Below are several communication and engagement strategies designed to support you and your employees.

Communication

- **Email:** Regular updates, newsletters, and important announcements.
- **Intranet or Microsites:** Centralized platform or website for sharing news, resources, and updates.
- **Newsletters:** Use NFP monthly Wise & Well or create your own. July – September will be financial wellbeing focused. Access via NFP's monthly Corporate Benefits Latest Insights emails or within our [Training Center](#).
- **Digital Displays:** Screens in common areas displaying updates.
- **Teams/Yammer/Digital Channels:** Online platforms for real-time communication and collaboration.
- **Onsite Resources:** Physical posters, flyers, and bulletin boards.
- **Open Enrollment Materials:** Information packets and guides.
- **Team Meetings:** Share quick updates on programs, events, or education during a regular meetings.

Engagement

- **Lunch & Learns / Webinars**
- **Financial Wellness Challenges**
- **Onsite or Virtual 1:1 Financial Coaching**
- **Themed Happy Hours or Coffee Chats**
 - “Finance & Fizz” (mocktails + money tips) “Brew & Budget” (coffee + budgeting basics)
 - Invite guest speakers or use peer storytelling to normalize financial conversations.
- **Host a Financial Wellbeing Week with daily themes:**
 - Monday: Budgeting Basics
 - Tuesday: Tackling Debt
 - Wednesday: Retirement Readiness
 - Thursday: Family Finance
 - Friday: Financial Freedom Celebration
- **Employee Resource Groups**



Example Employee Email



Dear employee,

As part of our commitment to your overall wellbeing, we want to highlight the strong connection between financial health and mental health. Whether it's budgeting, saving, or planning for the future, financial stress can significantly impact your emotional and mental wellbeing.

That's why financial wellbeing is a key part of our holistic support approach. Feeling confident and in control of your finances can reduce stress, improve focus, and help you feel more balanced—both at work and at home.

We encourage all employees to:

- ✓ Reflect on how financial stress may be affecting your wellbeing
- ✓ Explore tools and tips for managing your finances with confidence
- ✓ ***Take advantage of available resources—such as EAP, 401(k) partner programs, financial coaching, value-added apps, bank or credit union partnerships, worksite perks, ERGs, and any additional support your benefits offer.***

Let's continue to support one another and have conversations that matter. If you have questions or want to get involved, please reach out to the HR team at ***[insert contact/email]***.

Because financial wellbeing isn't just about money—it's about peace of mind.

Sincerely,
HR Leader

