

Personal Finance Employee Education Foundation

Description of Services - 2011

Option 1. Personal Financial Wellness Checkup (Pre-test and Post-test: Measurement prior to and at some point in time following delivery of financial education.)

Option 1 allows employers to determine the baseline for their employees' levels of personal financial wellness and readiness for change at a given point in time prior to the delivery of financial education in the workplace (Pre-test). The post-test provides evidence of changes in employees' personal financial wellness and readiness for change following participation in workplace financial education. We provide a brief written report based on the pre-test, with recommendations for financial education strategies based on the findings. Following the post-test, we provide a brief written report discussing the changes in financial wellness and readiness for change.

Option 2. Projected Return-on-Investment (ROI): Includes Personal Financial Wellness Checkup Pre-test + Projected ROI Modeling

Option 2 is useful to those needing evidence that the provision of workplace financial education likely will result in a positive return-on-investment for the employer. It includes the Personal Financial Wellness Checkup pre-test as well as projected ROI modeling using client-provided data and industry data (very conservative projections). This option is available prior to the delivery of financial education to employees.

Option 3. Actual Return-on-Investment (ROI) [For those who have done a Projected Return-on-Investment*]: Includes Personal Financial Wellness Checkup Post-test + ROI Modeling

Option 3 provides evidence for the actual return on investment in workplace financial education one year following the delivery of workplace financial education. It includes the Personal Financial Wellness Checkup post-test, as well as projected ROI modeling using client-provided data. In addition, statistical analyses are conducted to determine differences pre- and post-delivery of financial education for work outcome variables such as absenteeism, health care costs, contributions to Flexible Spending Accounts, and others.

**Note: For Option 3, Pre-test cost is included in Projected ROI Modeling*

Option 4. Actual Return-on-Investment (ROI): Includes Personal Financial Wellness Checkup Pre-test and Post-test + ROI Modeling

Option 4 provides evidence for the actual return on investment in workplace financial education one year following the delivery of workplace financial education. It includes the Personal Financial Wellness Checkup pre-test and post-test, as well as projected ROI modeling using client-provided data. In addition, statistical analyses are conducted to determine

differences pre- and post-delivery of financial education for work outcome variables such as absenteeism, health care costs, contributions to Flexible Spending Accounts, and others.

***Pricing available upon request. (Contact Judith Cohart, President, at
judithcohart@gmail.com)***