NYSE Workplace Financial Fitness Toolkit

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The Employer Checklist
- Ten steps divided into 3 stages: Basic, Intermediate, and Advanced

Customize the program for employees
- One size does not fit all

The Employee Checklist
- Ten guidelines with implementation tips to improve employees’ financial fitness
The recent financial crisis has taught us many things. Chief among the lessons learned is that financial illiteracy is widespread and that the consequences of making poor financial decisions are severe. Decisions about how much to save to secure a comfortable retirement, how to invest, and how to protect wealth are overly complex. Without guidance, employees may end up without the financial fitness necessary to meet short- and long-term goals.
The success of employee benefit programs depends on employee participation rates! Nearly four in five employees claim they would benefit from financial advice and answers to everyday questions. Improve employee participation rates, employee welfare and your company’s bottom line by using our customizable employer and employee financial fitness toolkits.

**The Employer Checklist**
Ten key steps to financial fitness, divided into three stages and designed to help employees meet their financial goals.

**The Basics**

**Automatic Enrollment**
Participation soars when employees are automatically enrolled.
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**Automatic Escalation**
Scheduled increases make the most of automatic enrollment.
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**Lifecycle Asset Allocation**
Give employees the chance to grow their retirement savings.
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**Did You Know?**
Bells were introduced on the NYSE when continuous trading was instituted in the 1870s. Originally a Chinese Gong was used, but brass bells have been used since the Exchange moved to its current location in 1903. Visit our history page to learn more fascinating facts. MORE
**INTERMEDIATE**

**Employee Toolkit**
Increase participation rates by empowering employees to customize programs. [MORE]

**Direct Deposit**
Increase safety and lower administrative costs at the same time. [MORE]

**Financial Planning and Tax Preparation**
Employee satisfaction is as a competitive advantage. Create a culture of caring for employees. [MORE]

**Credit Scores**
Improved employee credit scores have direct and indirect benefits to employers. [MORE]

**ADVANCED**

**Debt Management**
Help with debt management can prevent an employee's loss of focus and performance. [MORE]

**Health and Financial Fitness Assessment**
Data enables employers to design an evidence-based benefit plan. [MORE]

**Financial Planning Seminars**
Educate your employees about the customized financial plans available to them. [MORE]
Launching the Workplace Financial Fitness Toolkit

Ringing the bell at the NYSE

Workplace Financial Fitness Forum at NYSE
Financial *literacy* is a necessary skill, like reading and writing.

- Need to equip individuals with tools to make decisions
  - Individuals are increasingly in charge of their financial well-being
- Cost of financial illiteracy at both the individual and macro level
  - Importance of workplace financial education