How to

Roll Out a Successful Financial Wellness Program

Research on financial wellness programs is still evolving, but preliminary findings offer a few suggestions on how to implement a financial wellness program that will succeed.¹

- **Services should be designed based on the needs of employees.**
  Make sure you understand your workforce’s financial needs. Different workers face different challenges, and you want to make sure you select services and products appropriate for them. Consider conducting a confidential needs assessment of your workers to learn which challenges are most common to them. For guidance on how to select a program appropriate for your workforce, see *How to Select a Financial Wellness Program*.

- **Services should be easy to use.**
  Be sure to consider how easily your employees can access services, taking into account their typical work schedules, technological capabilities and any threats to the confidentiality of information.

- **Services need a champion within the company.**
  Every financial wellness program will need enthusiastic champions within an organization to ensure that employees stay informed and engaged. Enlist ambassadors to the program from frontline employees or financial program vendors to actively and consistently promote services.

- **Services should be integrated into established routines and procedures.**
  Build services into existing systems like payroll or onboarding processes. For instance, if you offer direct deposit, consider allowing workers to split deposits into savings accounts automatically.

- **Programs should be amended and improved based on continual feedback.**
  Pinpoint problems early and solicit regular feedback to ensure that services are aligned.

- **Consider if there are other ways to help employees gain financial security.**
  Don’t forget to consider the complete picture of your employees’ financial lives: Are there factors beyond the scope of financial wellness services, like pay or cost of other employee benefits, that are playing a role in the financial success and challenges of your workforce?

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