

# How To Create An Irresistible Benefits Package

Today, many Americans are under significant financial stress. Credit card debt, student loans, insufficient retirement savings all weigh heavily on people's minds – and wallets.

And this burden impacts not only individuals but employers, too.

When employees are stressed by their finances, there are countless repercussions – productivity, health care costs, HR time, and absenteeism.

So while there is no silver bullet to eliminate financial stress, employers can support their employees by providing resources that help them make better financial decisions.

**Here are five ways you can provide financial wellness benefits to your team:**



## COACHING

Access to a financial planner, resources to guide employees through financial wellness, or Lunch & Learns with experts can equip employees with invaluable financial knowledge.



## BUDGETING TOOLS

A simple Excel spreadsheet or a sourced dashboard can prove mission-critical to financial wellness planning.



## REMOTE WORK ALLOWANCE

If you have a remote team, you can consider providing your employees with an allowance for at-home office expenses as a great benefit.



## RETIREMENT PLANNING

Company-offered 401(k) plans are a great way to encourage retirement planning with – if possible – employer matching to encourage and increase participation.



## HEALTH INSURANCE COVERAGE

Employer premium coverage – even a small percentage – goes a long way to help to cover this necessary expense.

When you help your employees make better financial decisions and take control of their financial lives, they live happier, stress-free lives, and employers get more.

**And that's good for everyone.**



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