



# ***QAR Financial***

*Quality / Assets / Resources*

***Employer – based Financial Wellness***


***Leading a Holistic Strategy for Employee Wellness and Engagement.***



**\$7,000.00**

**“Per-Employee Cost of Financial Stress”**

HR Magazine, September 2017 – “Wellness Blows Up”



"Living paycheck to paycheck is the new way of life for U.S. workers"

"It's not just one salary range. It's pretty much across the board, and it's trending in the wrong direction."

Mike Erwin, CareerBuilder 2017.

## **Financial Stress Factors and Subsequent Triggers :**

- ✓ Irritability and frequent signs of anger (workplace violence, health, safety)
- ✓ Obsessive worrying that interferes with job performance (productivity)
- ✓ Sleep disturbances caused by concern over money issues (health, safety)
- ✓ Fluctuations in weight caused by erratic eating habits (health)
- ✓ Frequent or prolonged minor illnesses causing use of more sick days (productivity)
- ✓ Overuse of alcohol or drugs to relax (relapse)

**Barriers for successful treatment, workplace safety risk and liability for employers.**

## The Business Case for Financial Education

A Financial Wellness Program Can Yield a Significant ROI.

A 10% reduction in workforce stress can mean an annual savings of \$566,500 for a company with 1,000 employees.

Companies that offer financial wellness could save \$3 for each dollar they spend.

The Consumer Financial Protection Bureau Report 2016



# **ASSET**

***A**chieving **S**ustainable **S**olutions for **E**mployees **T**ogether*



# Our Affiliations and FinTech Solution Partners



*A voluntary employee benefit with **no cost** to the employer.*

*TrueConnect revolutionizes the process of making **Small Dollar Payroll Loans** to employees for emergencies in cooperation with employers.*

*The program includes **Free Credit Counseling***

TrueConnect is powered by Employee Loan Solutions



TrueConnect is a voluntary employee benefit program that offers employees access to loans up to \$3,000.



TrueConnect loans repaid through small, secure automated payroll deductions over a full year.



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by nyhart

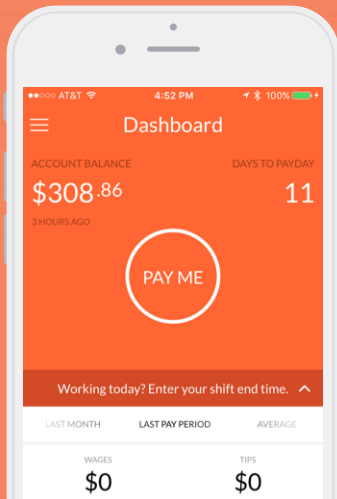
Foundation for  
**FINANCIAL WELLNESS**<sup>™</sup>

# instant

make your business an incredible place to work



All Contents Strictly Confidential



Instant gives employees **immediate access** to their pay without fees.

Mobile app + prepaid card

## Flexible & Real Time Pay

Pairing a mobile app with a no fee prepaid card provides a rich, empowering experience (mobile) and immediate spending power (card).





*Your Single Source  
Non-Insurance Benefits Provider*

**WorkLife Services**

**Student Loan Repayment Planning and Benefits**

**Healthcare Access & Savings**

**... and Much More**



***THANK YOU FOR YOUR TIME!***

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