

THE EMPLOYER'S GUIDE TO *FINANCIAL WELLNESS*

A SELF-ASSESSMENT FOR A THRIVING WORKFORCE

BY: ONYX RISING



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W E L C O M E

Hi There!

Thank you for taking the time to explore this resource. At Onyx Rising, we understand that financial wellness isn't just personal—it's **professional**. When employees feel financially secure, they're more **engaged, productive**, and **committed** to their work. That's why we created this guide: to help employers like you understand the impact of financial literacy in the workplace and provide actionable steps to support your team's financial well-being.

With years of experience in financial coaching and workforce development, we've seen firsthand how strategic financial wellness programs **reduce stress, improve retention**, and **create a thriving workplace culture**.

So, let's dive in! Take the assessment, reflect on your results, and prepare your company and employees to rise. If you need support, We are here to guide you every step of the way.

The Onyx Rising Team

ABOUT ONYX RISING

A change management consulting firm founded in 2016 focused on supporting organizations, teams and individuals in setting goals, developing and executing plans that enable them to rise to higher levels of success and positive change.



FINANCIAL WELLNESS READINESS CHECKLIST

Read each statement below and mark true or false based on your current workplace practices. Afterwards tally up your **TRUE** responses at the end.



	<i>True</i>	<i>False</i>
<i>"We offer financial wellness programs or benefits to our employees"</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"Employees have access to financial education resources (webinars, coaching, workshops, etc.)"</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"We regularly assess employee financial stress and the impact on work productivity."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"We have a dedicated resource (internal or external) to support employees with financial challenges."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"Employee financial wellness is a part of our overall well-being strategy ."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"We see a correlation between financial wellness benefits and higher employee retention"</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"Our financial wellness initiatives help improve overall workplace morale and engagement"</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"Our organization provides clear, transparent information on financial benefits during onboarding."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"Our benefits package includes programs that address budgeting, saving, debt management, and retirement planning ."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"Our leaders and managers encourage open discussions about financial wellness without stigma"</i>	<input type="checkbox"/>	<input type="checkbox"/>

Score Your Workplace

- ✓ 2 points for each “True”
 - ✓ 1 point for each “False”
- Perfect Score: 16 Points!**

Results:

15-20 points: Financial Wellness Champion: *Your company is excelling in financial wellness! Your proactive approach is creating a healthier more engaged workforce. Let's explore ways to optimize your current initiatives with Onyx Rising.*

9-14 points: Financial Wellness Builder: *You're making great strides, but there are opportunities to strengthen your approach. Onyx Rising can help implement impactful strategies that help reduce employee stress and boost retention.*

Below 9 points: Financial Wellness Starter *Your employees may be struggling with financial stress, and there's room for growth. Partnering with Onyx Rising can help you develop tailored financial wellness programs that support a thriving workforce.*

5 WAYS TO STRENGTHEN FINANCIAL WELLNESS IN THE WORKPLACE

- 1 Normalize financial conversations**— Create a workplace culture where financial wellness is a part of overall well-being.
- 2 Offer meaningful financial education**— Employees need more than retirement plans, they need practical financial literacy.
- 3 Provide Earned Wage Access or Flexible Pay Options**— Many employees live paycheck to paycheck. Providing access to on-demand pay solutions or flexible payday options can reduce financial stress and increase productivity.
- 4 Invest in Student Loan and Debt Assistance**— Student debt is a major burden for many employees. Even small contributions toward repayment programs show employees you care about their long-term financial well-being.
- 5 Measure Impact and Adjust**— Regularly assess employee participation, feedback, and outcomes to ensure your programs remain effective.

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*60% of full-time employees
report being stressed about
their finances*

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LET'S MAKE IT HAPPEN!



You don't have to go at it alone. A financial coach at **Onyx Rising** can help you develop a custom plan to **boost employee retention, reduce financial stress, and create a more engaged workforce.**

SCHEDULE A FREE CALL

**Stay in
Touch!**



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