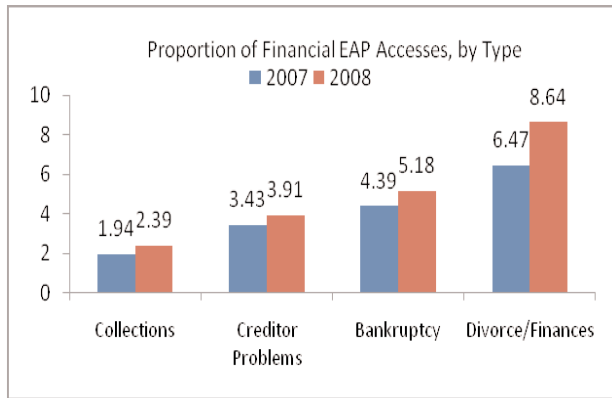


Help Employees Make Better Financial Decisions



Benefits for Employers and Their Staff

According to a survey done by the American Psychology Association:

- **8 out of 10** people are stressed because of money and the economy
- **50% in the survey** stressed about providing for their family and job stability
- **Women** are bearing the brunt of the financial stress
⇒ **60% feel angry and irritable, 53% fatigued, 52% sleepless**
- **Concerns about personal finance are 5x** those regarding health (according to a study by Cash in 1996)
- In 2008, considerable **financial distress impacted health and productivity** according to a study by Shepell-fgi

Introducing...

The MoneyMinding Minute Manager Employee Benefit Program

A fully automated, third-party, unbiased, financial literacy and behavioral finance service you can offer for just pennies per employee per month.

Developed and supported by a worldwide community of financial professionals—with NO financial product sales or pitches!!

This service teaches:

- ✓ How to reduce money stress now without requiring a huge cash windfall
- ✓ The foundational basics of financial literacy (money basics)
- ✓ How to effectively spend and manage money on a day-to-day basis
- ✓ How to develop confidence to ask money questions to get better results
- ✓ A positive approach to developing lifelong financial security – regardless of your current situation

“Workplace-based financial education programs have proven to be quite effective in helping employees make better financial decisions and reduce their financial related stress.”

Shepell-fgi Research Group

Why is this Important for Businesses?

Money problems follow employees to work through:

- ✓ **Absenteeism:** up to \$700 per employee annually
- ✓ **Reduced Employee Productivity:** when an employee is present for work, but physically, mentally or emotionally distracted, job performance and productivity suffer by **10%**
- ✓ **Work Place Accidents:** Research by the Herman Group proved that **60-80%** of accidents are work related
- ✓ **Employee Turnover:** Many employees in financial stress believe they can ‘earn’ their way out of financial problems by getting another job to make more money
- ✓ **HR Department Distractions:** HR Departments feel the impact of financial stress the most, **increased by 10%**, for time wasted on fielding calls from creditors, advance payments, etc.

Call today for further details and to get started:

info@moneymind.com or 877.764.6444