

# FINANCIAL WELLBEING

## A HOLISTIC FINANCIAL WELLBEING SOLUTION FOR YOUR STAFF

### SCHEME OVERVIEW

Financial Wellbeing is a free employee benefit that helps you to support your workforce by giving them access to Financial Education, Affordable Borrowing & Debt Consolidation

### KEY FEATURES

- ▶ Salary-deducted borrowing, tailored to suit the needs of a diverse workforce and designed to be as inclusive and competitive as possible
- ▶ More affordable and fairer rates of borrowing than can be found on the high-street, allowing your employees to take control of their finances
- ▶ Award-winning staff support through an in-house team of financial experts and customer support, solely focused on providing the most inclusive services to your employees
- ▶ Simple integration that is designed to be very “light touch” and seamlessly integrates with your payroll
- ▶ Online Financial Wellbeing Hub, where employees can access content to build their financial knowledge, confidence and resilience.
- ▶ Helps to improve employee engagement and productivity while reducing employee financial stress



## SAVE MONEY THROUGH FINANCIAL EDUCATION



## WHAT DOES IT COST?

Offering Financial Wellbeing is cost and risk-free because everyone deserves the opportunity to pursue their financial goals.

## HOW DOES IT WORK?

Financial Wellbeing gives employees the resources and tools they need to help them feel more confident when it comes to their finances.



## AFFORDABLE BORROWING & DEBT CONSOLIDATION

- ▶ Affordable borrowing through salary deduction
- ▶ Debt consolidation where the benefit can repay the lender(s) directly, allowing employees to consolidate 100% of their debt into a lower-interest repayment
- ▶ 4 transparent fixed rates from 3.9%\* APR
- ▶ Borrow between £2,000 - £25,000 for up to 5 years

\* Representative example: 8.9% APR Representative based on a loan of £7,800, Repayable over 4 Years at an Interest rate of 8.9% PA (fixed), Administrative fees: £0, Monthly payment of £192.46, Total payable £9,238.29

## FINANCIAL EDUCATION

- ▶ Online Financial Wellbeing Hub provides articles, tools, calculators and webinars tailored to each stage of your employees' financial lives
- ▶ Online webinars aimed at improving the financial capability of your employees, covering topics such as; 'Money Makeover' and 'How to make your monthly pay go further'
- ▶ Chargeable onsite financial education delivered by their Financial Wellbeing Team through workshops, seminars, focus groups and employee surveys are also available

Talk to a member of our team today

**0330 333 9100**

INFORMATION@BUSYBEESBENEFITS.COM

[WWW.BUSYBEESBENEFITS.COM](http://WWW.BUSYBEESBENEFITS.COM)

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