



PROGRAM OVERVIEW

Real Life Money

*An annual digital, behavior-based program that teaches employees everything they need to **know** and **do** to become financially capable.*



Chances are high that your employees, like millions of Canadians, are facing one of the harshest economic realities of their lifetime. The impacts are staggering on mental health, productivity and retention.

Employee retention is an expensive problem. Benefits, bonuses, financial incentives, salary increases, and on-boarding new hires adds up.



Productivity, **retention** and **engagement** all suffer when mental health is impacted by personal finances. **72% of workers are under financial stress.**



The National Payroll Institute predicts employers will lose more than **\$40 billion** this year due to workers dealing with personal financial matters at work.



Few organizations can afford salary increases to keep pace with the rising cost of living. Meanwhile, **financially stressed employees are 2x times** as likely to be looking for a new job.



82% of Canadian workers feel it's important for employers to offer financial wellness resources.



What if your employees didn't need more money, but could learn to do more with the money they have? **Real Life Money is the solution.**



Teaches employees everything they need to **know** and **do** to go from financially fretful to financially capable, and in control of their own finances. We call this full bloom financial capability!

When it comes to closing the knowing-doing gap, financial literacy is not enough.



There are lots of financial literacy programs out there. **Real Life Money** is a proven financial wellness program that combines online workshops, micro-learning, and a powerful app called Winton that puts financial capability, confidence and control into the hands of every employee.



Live virtual sessions on the critical topics employees need to know



Winton app for any device – smart decisions in your pocket!



On-demand eLearning library of more lessons



On-going capability measurement to monitor progress



Help maximizing other employee benefits

Employee Wins:

- » Improved personal credit score
- » Cash flow control
- » Deeper understanding of financial products like life insurance, RRSPs, TFSA's
- » Debt reduction
- » Increased savings
- » Clarity on retirement income needs
- » Optimized use of employer benefits



Employer Wins:

- » Improved engagement
- » Increased retention
- » Workshops that make money less intimidating
- » More knowledgeable and appropriate use of other existing benefits
- » Cost savings
- » Recognized as employer of choice
- » Credit for relevant, timely, in-touch benefit that improves "real life"



About Stephanie Holmes Winton

After a decade working as an independent financial advisor, Stephanie started **CacheFlo**, a fintech company that creates tools and eLearning for financial professionals and employee financial wellness programs.

Like most of us, Stephanie is more excited about spending than saving (and has little time for budgets of any kind), so she went ahead and built an innovative, at-your-fingertips app that helps accumulate savings, even as you pay for "real life."

Stephanie has written two books: *Defusing the Debt Bomb*, and *\$pent*. She is a regular contributor in media, and her advice has been featured in publications from coast to coast.

To learn more about Real Life Money, contact Kimberley King at kim@limelightgroup.com

Stephanie Holmes Winton is represented by LimeLight Group

