

# WHY FINANCIAL WELLNESS IN THE WORKPLACE MATTERS!

Following the COVID years and the isolation of working from home, many people have struggled to make ends meet, which has become a significant source of financial stress and anxiety. This has made it tough for many employees to focus on their daily activities, and be as productive as they can be.

The good news is that employers can do a lot to help their staff feel more secure about their financial situation. Our business, The Money Sandwich (formerly Strictly Super), has been helping employers for over 20 years to promote financial wellness to help their employees manage their money better.

For employees, this can help reduce financial stress, which can be a significant source of anxiety. Wesley Mission states that 1 in 3 employees spend more than they earn and that 1 in 2 are worried by the state of their finances. When employees have access to financial wellness programs, they can learn how to manage their money better, which can lead to less stress and better productivity at work.

For employers, it is a major issue with 12 hours lost each week and over \$67 billion in lost revenue for 2022. Financial wellness programs can lead to increased employee engagement, as employees feel supported and valued while also learning new life skills. When employees are engaged and committed to their work, they tend to be more productive and loyal to the company, which therefore reduce employee turnover and sick leave costs. In addition, offering financial wellness programs can help improve positive workplace culture and employee morale.

Overall, financial wellness in the workplace is beneficial because it helps reduce financial stress, increases employee engagement and retention, enhances workplace culture and reduces healthcare costs.

## Article by Marc Bineham

Money coach, speaker and award-winning author of The Money Sandwich

Sources: CommBank, AMP, NGS, Morgan Stanley, Wesley Mission Financial Wellness Surveys

## FINANCIAL STRESS AS AN EMPLOYEE

48%

are worried about their finances

37%

couldn't afford a major unexpected expense



1 in 3 spend more than they earn

## FINANCIAL STRESS AS AN EMPLOYER

\$67B

in lost revenue

70%

employees have worried or are dealing with their personal finances at work



12 hours lost each week



# LUNCH & LEARN

## TOPIC: THE 7 KEYS TO ACHIEVING FINANCIAL WELLNESS

*"I really found Marc's talk incredibly informative and I took a lot away from it."*

- Jess, GirlsTrek

*"Marc is a genuine, authentic, professional and engaging person and this comes out whether he is on stage addressing hundreds of people or one on one"*

- Pina, AIA Australia

Helping achieve financial freedom while reducing money stress can lead to happier and more productive staff, and that's worth talking about.

Marc Bineham, money coach, speaker and an award-winning author of *The Money Sandwich*, believes within all industries, it is important to help employees on money management and financial wellness.

Our 'Lunch & Learn' Financial Wellness Workshops can be two 30-minute sessions or a more comprehensive hour session, to all levels of the business, covering the key areas of money and financial management. Our workshops are designed to give your employees the opportunity to increase their understanding on their own finances as well as the tools to reach their financial goals. All workshops will be run by Marc Bineham and can be adapted for in-person, online or hybrid, as well as all handouts and templates provided can be accessed online.

In this presentation, Marc explores:

- How Financial Wellness is now making such a difference in the workplace.
- Why Financial Freedom is the new Retirement.
- How to create and achieve financial goals.
- The importance of understanding the money basics such as budgeting and debt.
- How to maximise Superannuation.
- Finally, learn why the greatest risk is not how to invest your money, but that you could now outlive your money...and how to prevent this.

There will be no get rich quick schemes here, just sound money ideas and strategies for all employees. Marc wants to have audiences talking and thinking about money in a positive way, and to leave having the confidence that they can reach financial freedom that much sooner.

Price: \$1,700 for the 60-minutes, which translates to \$85 per head for a group of 20 - or less than \$35 per head for a group of 50.

Workshops can also be tailored to suit your companies needs and can focus on different areas, for example an 'Under 45' session and 'Over 45' session.



# MARC BINEHAM

MONEY COACH | AUTHOR | SPEAKER | PODCASTER

*"When he is passionate about a subject you can't help but be drawn in by that level of enthusiasm"*

- Michelle Hoskin, Standards International

*"Marc has a lifelong commitment to making money simple for his clients and now a far larger audience"*

- Marisa Broome, FPA Chair

*"Marc has the ability to deliver difficult to understand concepts in a down to earth manner"*

- Terry Johnson, Keyman Financial Services

Imagine a world where all the energy we waste worrying and stressing about money, could be re-directed and re-focused on creating innovations, connecting better with each other, to giving back, and making this world a better place, how good would that be!

## **AS ONE OF AUSTRALIA'S TOP MONEY SPEAKERS AND AUTHOR OF THE AWARD-WINNING BOOK, THE MONEY SANDWICH, MARC BINEHAM WANTS TO HELP MAKE THIS DREAM A REALITY!**

Marc is committed to helping people live their best life, a financially well-life and wants to help as many people achieve financial freedom.

Money is a major part of all our lives and can be a leading cause of stress and anxiety, yet we know or do little to understand it. It's not taught in schools, gambling and easy debt is everywhere and half of retirees end up on less than \$20,000 a year!

As an inspirational speaker to corporations, communities and associations, Marc works online and in-person, empowering people to help realise their dreams and goals. No matter where you are on your financial journey, Marc believes that everyone has the potential to get better with money regardless of their situation.

With over 30 years as a financial adviser and now money coach, Marc has also featured as a commentator for SBS News, Sydney Morning Herald and Australian Financial Review. Additionally, Marc served for 4 years as the National President of the industry's professional body, Association of Financial Advisers, where he shared his knowledge with audiences both in Australia and internationally.

*"What's money for if it's not to help us create the life we want,  
filled with memories that last a lifetime!"*