



**Knowledge of Financial Education**

---

*A product of* **CONSOLIDATED CREDIT™**  
When debt is the problem, we are the solution.

**FINANCIAL WELLNESS IS THE ONLY WAY TO  
CHANGE THE FINANCIAL BEHAVIOR OF YOUR  
COMPANY'S BEST ASSET**

# WHY FINANCIAL WELLNESS

---

- ✘ 61% of employees experience financial stress
- ✘ One of three employees will spend company time resolving their financial problems
- ✘ On average employees will spend 12 hours per month doing this
- ✘ Financial wellness significantly reduces employee requests for 401(k) loans, and increases benefit participation

# WHY FINANCIAL WELLNESS

---

A new survey assessing financial wellness programs in the workplace reveals:

- ✘ With the help of a financial wellness program, **66%** of employees said they have been able to **increase their monthly savings**
  - + 31% increased savings by \$1-\$50, 25% by \$51-\$200, 7% by \$200-\$400, and 3% by more than \$400
- ✘ **85% of employers** reported employees became **more productive** at work after using a financial wellness program to resolve a personal challenge
- ✘ **71% of employees** reported an **increase in financial knowledge** and wellbeing as a direct result of participation in a financial wellness program

# WHY KOFE

---

- ✘ KOFE is a product of Consolidated Credit, which brings over 20 years of know-how
- ✘ To provide employees with user friendly financial education and empowerment
- ✘ To provide wealth-building financial resources
- ✘ Flexibility and Adaptation, we tailor our programs to meet the needs of each of our clients
- ✘ Better finances => Better employees
- ✘ KOFE helps employees make every dollar go further

# WHY KOFE

---

- ✘ Increased employee morale and wellbeing
- ✘ Increased productivity
- ✘ Increased benefit participation
- ✘ Increase pre-planning prior to financial decision-making
- ✘ Enhance company culture
- ✘ Decrease overall debt level
- ✘ Decrease tardiness and absenteeism
- ✘ Decrease alcoholism and substance abuse
- ✘ Decrease turnover and HR administration cost
- ✘ Decrease stress at work and healthcare cost
- ✘ Decrease employee theft

# SERVICE OPTIONS

---

- × Online portal, configurable to include company's logo (optional)
  - × 100+ educational videos
  - × 30+ downloadable books
  - × Budgeting tools
  - × And much, much more
- × Over 30 tailored seminars/webinars delivered by experienced instructors who also are certified credit counselors
- × Telephonic and confidential financial coaching to help with professional guidance on money management, budgeting, savings, debt, and credit questions
- × Monthly reporting to employer on overall activity of the online portal as well as number of phone calls received every month



**Knowledge of Financial Education**

---

*A product of*  **CONSOLIDATED CREDIT™**  
When debt is the problem, we are the solution.

---

**THANK YOU**