

# Building Individual and Organizational Resilience to Achieve Impact

11 April 2018





## FINRA:

- Not-for-profit regulator authorized by Congress
- Mission: investor protection and market integrity

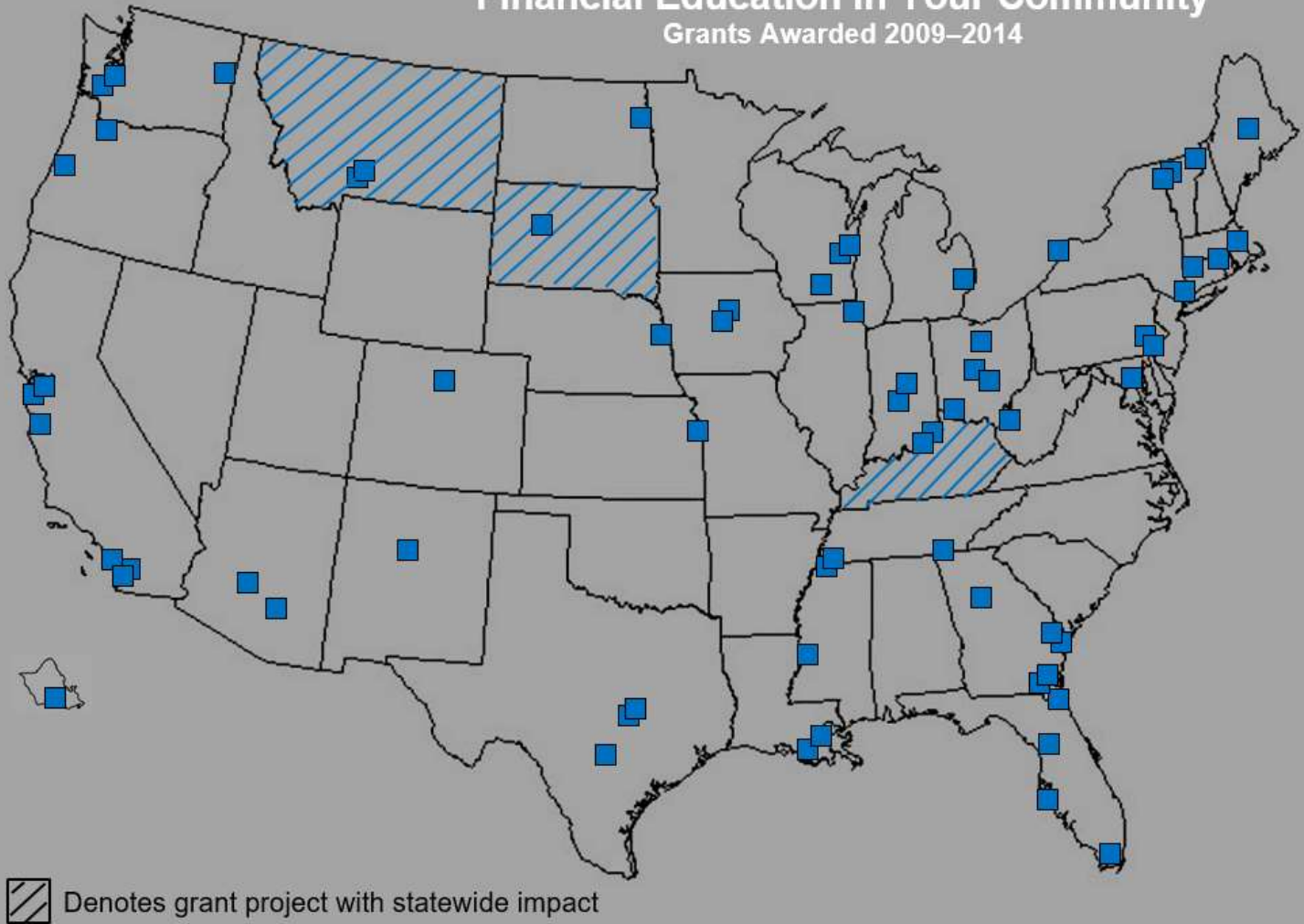


## FINRA Foundation:

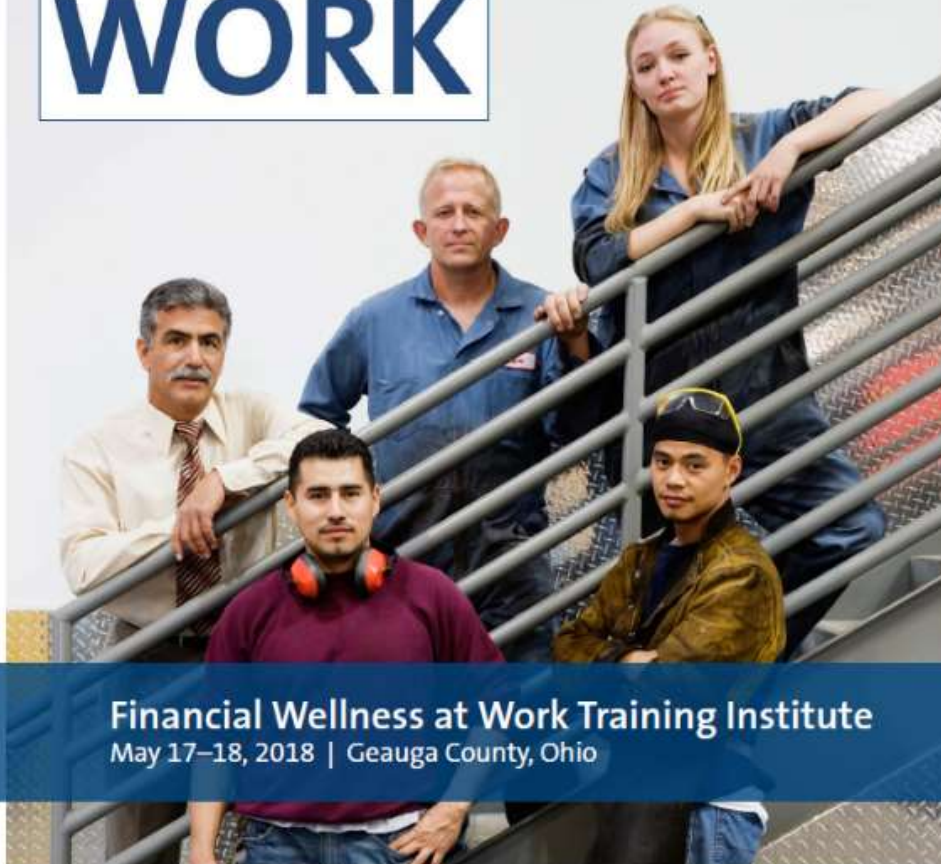
- Research and outreach
- Focus on building financial capability for U.S. adults

# Financial Education in Your Community

Grants Awarded 2009–2014



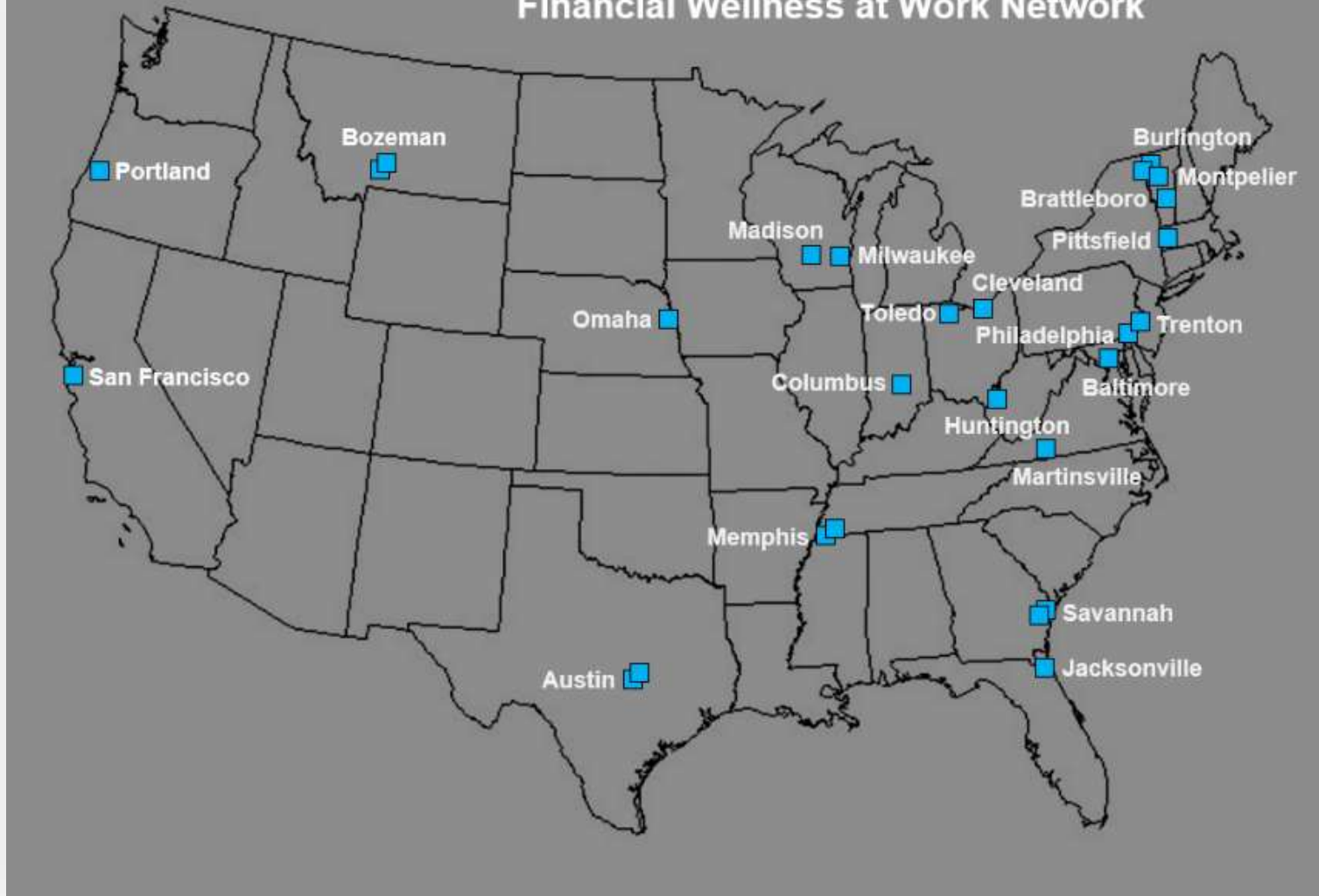
# FINANCIAL WELLNESS — AT — WORK



**Financial Wellness at Work Training Institute**  
May 17–18, 2018 | Geauga County, Ohio



## Financial Wellness at Work Network





FEASIBILITY STUDY RE  
**Employer-S  
Small-Doll**

IMPLEMENTATION GUIDE

## **Employer-Sponsored Small-Dollar Loan**



File



**File** Research Institute 



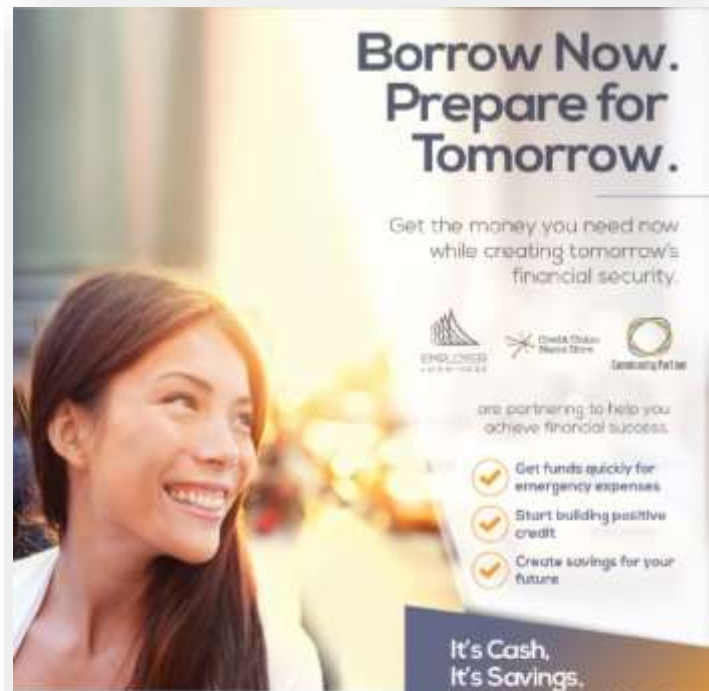


Help your employees get the money they need now while creating financial security for the future.

## A Smarter Small-Dollar Loan




Improve employee retention, productivity and satisfaction through a low-cost high-impact employee benefit.



## Borrow Now. Prepare for Tomorrow.

Get the money you need now while creating tomorrow's financial security.

are partnering to help you achieve financial success.

- ✓ Get funds quickly for emergency expenses
- ✓ Start building positive credit
- ✓ Create savings for your future

**It's Cash. It's Savings. It's a Smarter Way!**

**A Smarter Small-Dollar Loan**

Stop paying predatory rates and fees. The employer-sponsored small-dollar loan is repaid through your paycheck, building your credit with each payment. Once the loan is paid off, the payroll deductions continue as direct deposits into your savings account.

**Apply Today**

Contact your HR team to get started.

**Human Resources  
888-555-6866**

**NCUA**



# THE WALL STREET JOURNAL.



*By Yuka Hayashi*  
Nov. 2, 2017



## Take-aways:

- Community partners can be great resources
- Models should allow for differentiation and customization
- Testing and data analysis are critical



## Resources:

[www.finrafoundation.org/financial-wellness-work](http://www.finrafoundation.org/financial-wellness-work)