



## Your employees are stressed out. You can help.

Today, many Americans are under significant financial stress. Credit card debt, student loans, insufficient retirement savings – all weigh heavily on people’s minds, young and old.

Unfortunately, financial stress affects all aspects of people’s lives, from their family life to their work to their health. **Best Money Moves** is a new program designed to help people dial down their financial stress by helping them take control of their financial lives.

Everybody wins. Employees live happier, stress-free lives, employers get more focused, productive employees with lower healthcare costs.



**Best Money Moves**<sup>®</sup>  
money. career. life.



## Help Your Employees Dial Down Stress!

**Best Money Moves** provides employees with their own dashboard where they can manage their budget, credit cards and savings, zero in on financial problems, and get real-life, practical information on how to deal with the issues that concern them most.

The system not only highlights information they need to dial down financial stress, it also features contests where participants can win cash prizes.

Unique to **Best Money Moves**, there is also a phone number they can call to talk to an accredited “Money Coach,” a not-for-profit credit counselor who can help them build a budget, create a Go To Zero debt plan, and advise them on housing problems, dealing with emergency financial issues, even bankruptcy.

Best of all, there are no ads, no “special offers,” no attempts to sell them things they don’t need and cannot afford. The employer pays a low monthly fee per employee. The employee pays nothing.

Why would employers buy **Best Money Moves** for their employees? Because lowering employees’ financial stress pays off in many ways: higher productivity, lower absenteeism, lower healthcare costs, fewer workplace accidents, and higher quality work



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# Helping Employees

Every employee gets their own “dashboard.” The dashboard shows what is stressing them out and finds specific articles that can help them deal with those issues.

The dashboard also has a phone number in the top left corner employees can call to get help dealing with financial problems.

Highly-trained credit counselors can help them build a budget and show them how to pay down debt and save.

The Money Coaches have nothing to sell—they are there to advise, not push products.

The budget app is easy to use and helps guide spending. Based on a person’s housing situation, the app “knows” what the appropriate level of spending on groceries, entertainment, and other discretionary items, and flags spending if it’s higher than the “best money move.”

To make it fun and engaging there are contests. Everytime an employee does something in the app—reads an article, updates thier budget—they earn points. At the end of the month those points are lottery tickets in a draw for cash prizes. Companies can run their own contests, too.

In addition to a budget, Best Money Moves helps people set goals—for saving money or paying down debt—and tracks their progress.

Best Money Moves can help your employees make better financial decisions and dial down financial stress.

And that’s good for everyone.

## 2 Money Coaches

Professional credit counselors that can help with credit, debt and housing problems. They don’t sell anything.

## 3 Contests

Every month Best Money Moves runs contests and awards cash prizes. This helps drive engagement. Employers can run their own contests at the same time.

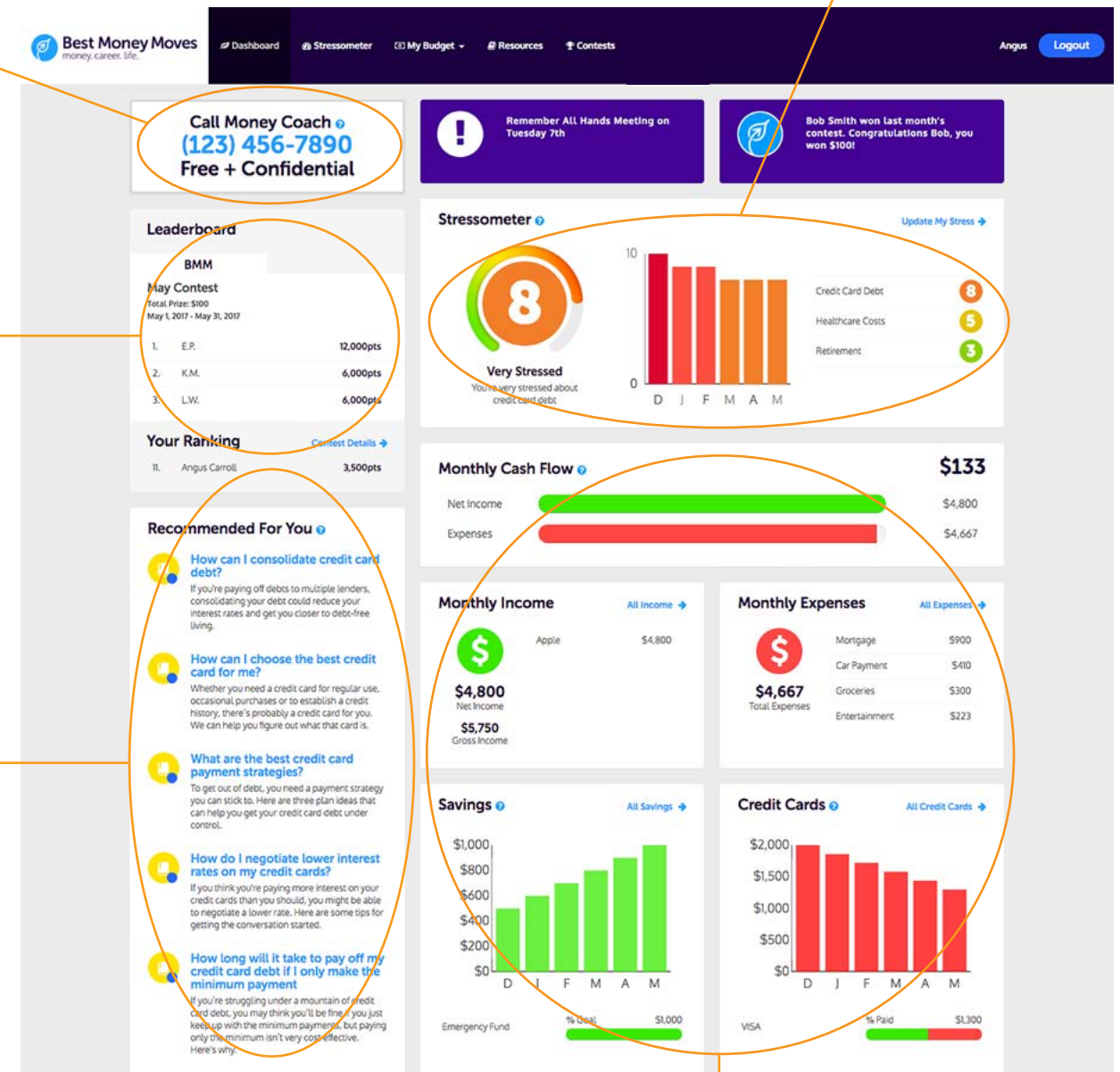
## 4 Recommended Resources

Best Money Moves highlights the articles, tools, and other resources that can help your employees take control of their financial lives and dial down stress.

## 1 Stressometer

You can’t solve a problem until you identify it! The Stressometer helps employees zero in on their specific problems and then get the right help.

# Employee Dashboard



## 5 Budget

The first step to taking control of your finances is a budget. Best Money Moves makes it easy to build one and gives guidance on where you may be over spending. It also helps you track credit card debt and savings!

# The Big Picture

You can never see an individual employee's information, but we provide HR with basic statistics that offer insight into the population as a whole.

For example, the HR Dashboard shows the average high stress level for all employees. This makes it possible to track and report on employee stress over time.

It can also indicate what additional HR support might be helpful. If most employees are stressed about retirement, a lunch-and-learn about your 401k plan might be a good idea.

In addition, there is the Financial Barometer. This graph reports the average savings and the average total credit card debt for the population. It's a great indicator of overall financial health and how it is changing.

There are also traffic metrics so you can see how much the app is being used. The HR Dash reports Unique Monthly Visitors and the Average Time on Site for each visit.

Next to the Financial Barometer is the report on Money Coach usage. Money Coach use is totally anonymous, but Best Money Moves reports on the total number of calls and the main issues, providing more insight into the employee population.

On the HR Dash, the HR admin can also post messages. These could be financial tips, reminders about important dates, or winners of a company contest.

Finally, you can get real-time, actionable information on how to help your employees.

## 7 Financial Barometer

The average savings and the average credit card debt reported by people in the population. Here is a great way to gauge not only employee financial health, but gains made over time!

## 8 Money Coach Stats

You will never know who called, but we do show you the number of calls made each month and the main reason for each call.

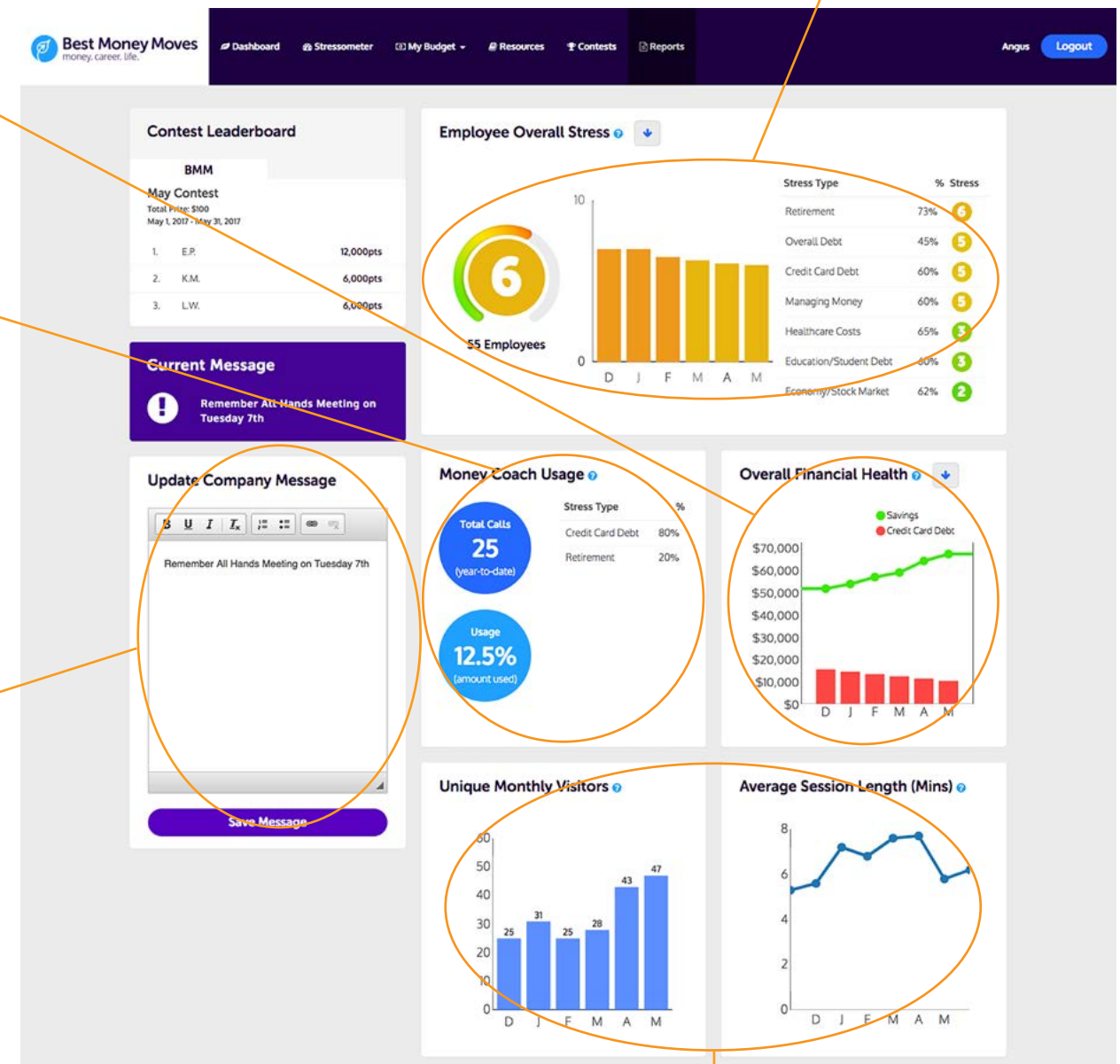
## 9 Company Messages

Here you can set messages that will appear on everyone's dashboard. Could be reminders about key dates or announce the winners of company contests.

## 6 Stress Readings

The average stress level for all employees and the top issues that concern them. Information about your employee population as a whole that you can act on!

# HR Dashboard



## 10 Traffic

The two graphs at the bottom of the HR Dash show the total number of unique visitors each month and the average time they spent on the site. Proof that employees see the value of the product and use it.

## Best Money Moves

- Mobile
- Gamified
- Measurable
- Unbiased
- Easy to use
- Easy to implement
- Secure



Visit us at [bestmoneymoves.com](https://bestmoneymoves.com)  
or email us at [info@bestmoneymoves.com](mailto:info@bestmoneymoves.com)