



Less Stress. More Happy.

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 and take control of their financial lives.

Easy to use. Easy to implement. Easy to afford.

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



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 platform 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 employees 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, higher retention and fewer workplace accidents.

What Makes Best Money Moves Different?

Best Money Moves has a unique combination of features that make it the perfect solution for employers.

First, there are no ads, no lead gen, no use of emails. Best Money Moves is designed to help employees deal with financial problems, not sell them something they don't need. Employers can rest assured that Best Money Moves offers unbiased guidance with the best interests of their employees in mind.

Second, it can be configured. For example, employers can add or subtract articles from the database. If an employer does not offer an HSA program, articles on that subject can be removed. Similarly, articles specific to their individual benefits program can be added. Beyond the content, the platform can be customized in other ways as well, such as adding components to the product only their employees see (for example, a box with the phone number of the company's 401k plan provider).

Third, the platform is gamified. Companies can run contests just for their employees to drive engagement. They can even award points based on company goals such as reading articles on the company 401k plan or setting up a savings program.

Points can also be exported and combined with other wellbeing rewards programs.

Best Money Moves is a fun, highly engaging platform that really works. The average engagement rate across all companies is 33%, and the top companies - which promote the program internally and focus on employee wellbeing - are seeing engagement levels over 50%.

Finally, BMM also provides an HR Dashboard where admins can see statistical information about the program. They cannot see any specific individual's information, but they can see averages and totals that allow them to measure the program's success.

Helping Employees

Every employee gets their own “dashboard.” The dashboard shows what is stressing them out and identifies specific articles and tools 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.

Also in the top left corner is the credit score. The tile flips and employees can see the top two reasons their score is not higher so they can zero in on what they need to do to improve it.

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

To make it fun and engaging there are contests. Every time an employee does something in the app—reads an article, updates their budget—they earn points. At the end of the month those points are lottery tickets in a global draw for cash prizes.

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.

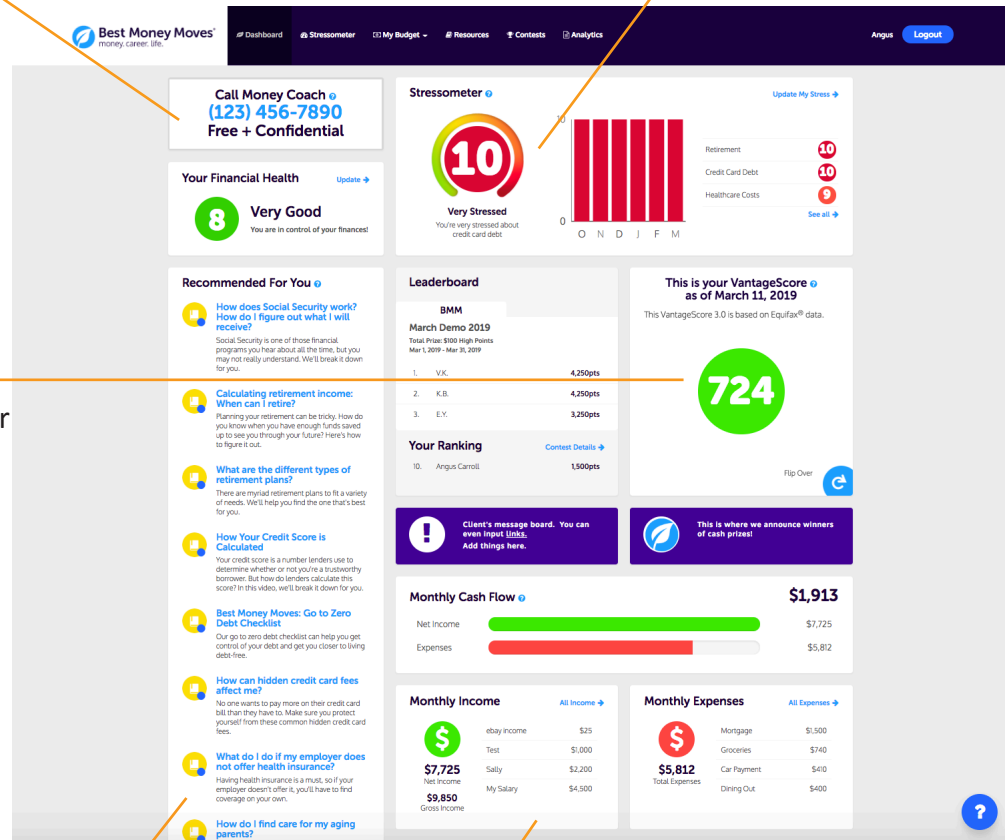
1 Money Coaches

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

2 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



3 Credit Score

Employees can get their credit score along with the main reasons it is not higher.

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.

5 Budget

The key 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

It is not possible to see an individual employee's information, but BMM provides HR with basic statistics that offer unprecedented insight into employee populations 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 financial stress over time - a key metric to determine if the program is working.

The HR Dash also indicates *all* the issues that are stressing out employees and to what degree they are concerned about them. If a lot of employees are stressed about elder care, for example, a lunch-and-learn about the topic might be a good idea.

In the top left, the HR Dash shows the average credit score of the employee population - a great way to see if BMM is helping people improve their financial situation.

In addition, there are a number of financial barometers. Graphs show the average Quick Financial Checkup scores and the average savings and the average total credit card debt reported by the population. All great indicators of overall financial health and how it is changing. If savings are going up and credit card debt is going down, the population as a whole is getting stronger financially.

Next 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.

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

Finally, you can get real-time, actionable information on what is stressing out your employees and help them dial it down!

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!

7 Average Credit Score

HR cannot see any individual's information, but the HR Dash provides averages and other statistics so employers can evaluate the effectiveness of the program, including the average credit score.

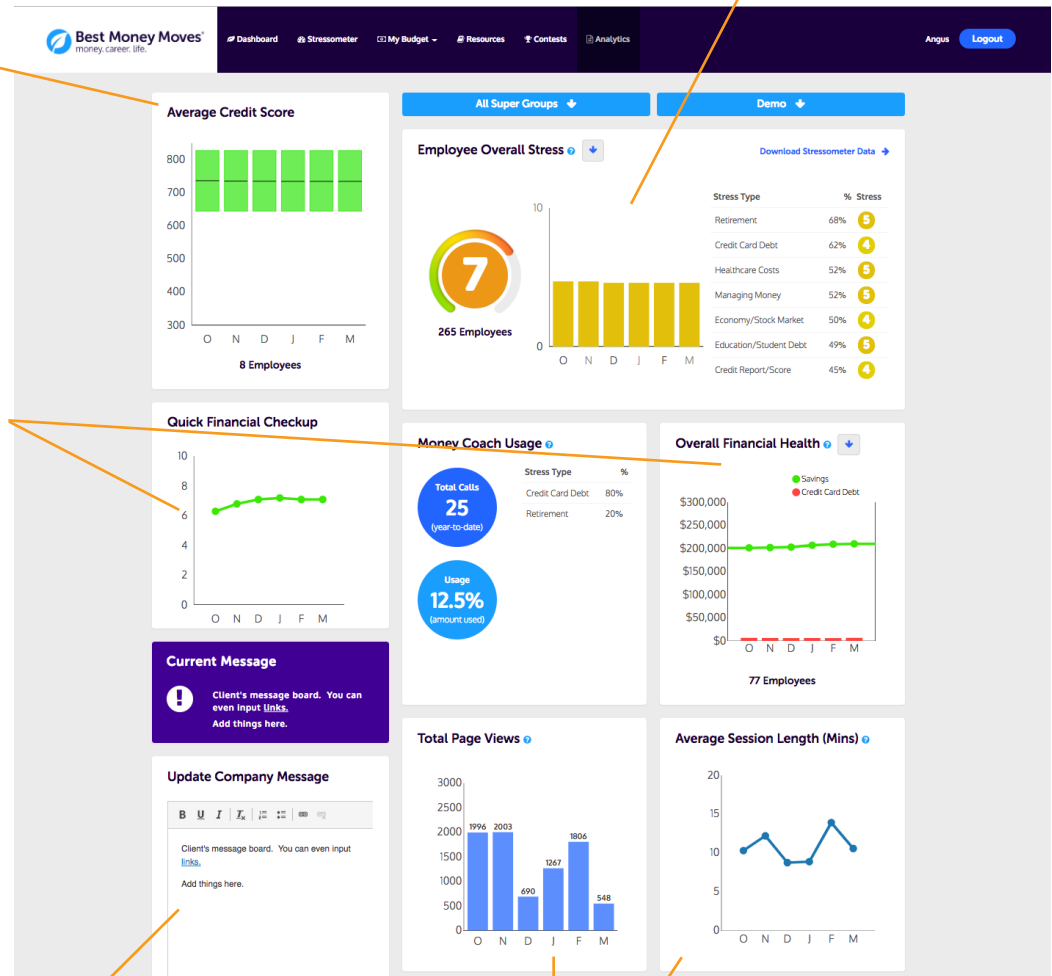
8 Financial Barometers

Here you can see the average Quick Financial Score and the average savings and credit card debt for the group - good indications of overall financial health.

9 Company Messages

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

HR Dash - Analytics



10 Traffic

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



Visit us at
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