

## **FAI's Money Management Problem Solving Services (MMPSS) for Employees**

***The Problem:*** No one knows better than HR and EAP's (and studies show) that worker productivity is affected by personal finances. Money management problems and concerns increase stress, cause marital problems, loan/credit problems, repossessions, bankruptcy, wage garnishments, terminations and many other problems which ultimately affect the employer's productivity.

***The Solution:*** Providing comprehensive **MMPSS** for employees (a) increases productivity because employees are not stressed and taking time off work due to financial issues, and (b) makes for satisfied and appreciative employees which helps recruit and retain employees. HR and the EAP can improve productivity, make a major difference in employees' lives, and go well beyond the basic 401(k) seminar by providing a comprehensive personal financial resource service.

- (A) Basic Money Management Training:** The Making Ends Meet & Dreams Come True workbook:
- (1) A two hour to full day **seminar** that teaches employees how to manage their spending wisely so they can set short, medium and long term personal financial goals. This course delves into the psychological aspects of money management as well as the practical mechanics of day to day living and spending.
  - (2) A **self-study** course that includes the workbook and two hours of online, self-paced, e-learning instruction.
- (B) Comprehensive Money Management Training:** The Complete Financial Lifecycle Program workbook **and** access to FAI's password protected Internet portal (see (E) below):
- (1) A one to two day **seminar** that covers every aspect of a person's financial life from age 20 to 80. This course teaches employees how to establish a solid financial base when planning for the inevitable life event of retirement. It is unique because it helps not only the employee but their entire family.
  - (2) A **self-study** course that includes the workbook and 8+ hours of audio CDs.
- (C) Retirement Planning Training for Age 50+:** The Retirement Stand Alone Program workbook: a one-half to full-day **seminar** for those nearing retirement. It details the step-by-step process that a person should follow when this critical life event is in the near future.
- (D) Individual Coaching in Personal Money Management:** a confidential and personalized service that gives specific direction for dealing with personal financial problems and concerns. FAI provides more in-depth, one-on-one coaching for any personal financial issue either on-site or via telephone.
- (E) Internet Access to FAI's Password Protected Financial Information Portal:** our portal offers a simple navigation format with descriptions of and links to 200+ prescreened, first class, top name financial websites. These links go straight to the sites' page that gives the information the employee is looking for and is a real time saver.

**FAI is unique** because we have pioneered the art of teaching and counseling employees about financial planning. We have been doing so successfully for more than 27 years. Our client list includes organizations like Ford Motor Company, General Motors, Harris Bank, State Farm, S&C Electric, the Drug Enforcement Administration, the U.S. Military and many, many others. The cornerstone principle of our business is that ***we do not sell any other products or services other than personal money management education and coaching.*** (10-1-07)