



Midyear Financial Wellness Program Checklist

Use this simple checklist to assess and enhance your company's financial wellness strategy—helping your employees build lasting financial confidence.



1. Assess Your Current Financial Wellness Program

A strong financial wellness program starts with understanding employee needs—regular assessments help ensure your initiatives stay relevant and impactful.

- ☐ Conduct employee surveys to understand their financial concerns and needs.
- ☐ Review program participation rates and identify gaps.
- ☐ Analyze the effectiveness of current financial education resources.



2. Update and Expand Financial Education Resources

Financial literacy empowers employees to make informed decisions, reducing stress and improving long-term financial well-being.

- ☐ Plan to host workshops/webinars on key topics like budgeting, investing, and retirement planning.
- ☐ Provide on-demand learning options, including e-courses and podcasts.
- ☐ Customize resources to address different employee demographics and life stages (e.g., offering beginner budgeting guides for new graduates or retirement planning workshops for mid-career employees).



3. Refresh Employee Benefits and Retirement Plans

Providing competitive financial benefits not only supports employees' financial security but also enhances job satisfaction and retention.

- ☐ Ensure your company's 401(k) or pension plan offers competitive employer contributions.
- ☐ Review Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) to maximize benefits for employees.
- ☐ Introduce or enhance student loan repayment assistance programs.





4. Introduce or Promote Financial Coaching and Counseling

Personalized financial guidance helps employees navigate challenges with confidence, leading to better financial outcomes and reduced stress.

- ☐ Partner with Certified Financial Planners® to offer one-on-one counseling sessions.
- ☐ Provide access to financial wellness apps or AI-driven tools, like [BrightPlan's Financial Wellness AI Coach](#).
- ☐ Foster a culture of financial well-being by implementing mentorship programs and peer support groups (e.g., creating employee-led finance discussion groups or hosting regular Q&A sessions with financial experts).



5. Drive Financial Wellness Through Workplace Incentives

Incentivizing financial wellness encourages positive financial behaviors and creates a culture of long-term financial stability.

- ☐ Offer financial wellness challenges with rewards for participation (e.g., host savings challenges where employees set and meet personal savings goals or budgeting competitions with incentives for sticking to a plan).
- ☐ Implement savings match programs for emergency funds.
- ☐ Recognize and celebrate employees' financial milestones (e.g., acknowledging employees who reach savings goals, pay off debt, or maximize their 401(k) contributions through company newsletters, shoutouts in team meetings, or small incentive bonuses).



6. Enhance Communication and Accessibility

Even the best financial wellness programs are ineffective if employees aren't aware of them—clear communication ensures accessibility and engagement.

- ☐ Use multiple communication channels (emails, intranet, IM tools, HR portals) to promote financial wellness resources.
- ☐ Make financial wellness programs easy to access and navigate (e.g., centralizing all financial resources on an intuitive HR portal – like [BrightPlan's digital platform](#), offering a dedicated financial wellness helpdesk or chatbot, and providing step-by-step guides for using benefits).
- ☐ Regularly remind employees about available benefits through newsletters and company-wide announcements.

