Savology

The Financial Wellness Benefit Employees Actually Use

An employer's guide to reducing money stress at work — without another unused portal, and without touching anyone's personal financial data.

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A note from our CEO

Every HR leader I talk to already knows that money stress follows people to work. You see it in retention conversations, in 401(k) participation, in the questions employees quietly ask during open enrollment. What most benefits leaders are less sure about is whether anything in the "financial wellness" category actually moves the needle — because most of what's been sold under that banner is a content library nobody opens.

This guide is my honest answer to that skepticism. It explains why most financial wellness programs go unused, what a usable one looks like, and how Savology delivers it — in about three minutes per employee, with privacy designed in from the start.

Money stress is a workplace issue

Financial stress doesn't stay home. Employees carrying it bring distraction, absenteeism, and turnover risk to work with them, and they engage less with the retirement and insurance benefits you already pay for. Household finances are consistently among the top reported sources of personal stress in the U.S. — and unlike many stressors, this one has a practical remedy that fits inside a benefits program: clarity and a plan.

> Most employees don't need another lecture about budgeting. They need to know where they stand, what to do first, and that finding out won't cost them anything — including their privacy.

Why most financial wellness benefits fail

- **They demand too much before giving anything back.** Programs that open with account linking, document uploads, or hour-long courses lose people at the front door.
- **They're generic.** Article libraries and webinars treat a 26-year-old renter and a 55-year-old homeowner identically. Neither feels seen; neither returns.
- **They feel surveilled.** If employees suspect their employer can see their finances, they won't engage — full stop.

- **They're built for the already-engaged.** Financial content finds the people who least need it. The employees under real stress avoid it, because it feels like homework about a subject they'd rather not face.

What a usable benefit looks like

Savology inverts the model. Instead of asking employees to study, we grade — and the grade does the motivating:

Three minutes to a personal result

An employee answers a short set of questions — no account linking, no documents — and gets a personal financial report card: letter grades across retirement readiness, emergency savings, insurance coverage, debt, and estate planning, plus a personalized plan with prioritized action items to raise each grade.

The report card is the lightbulb

Grades do something article libraries never do: they make your situation concrete. Seeing a B in retirement and a D in insurance coverage tells an employee exactly where to put their next hour — and gives them a reason to come back and re-grade after they act.

Every employee, not just executives

Because it's free to the employee, takes minutes, and requires no minimum assets, it works across the entire org chart — including the hourly and early-career employees traditional financial guidance never reaches.

Privacy by design

This is the question every thoughtful HR leader asks, so let me answer it plainly: **your organization never sees or stores any employee's personal financial information.** Each employee's plan and report card belong to them alone. Employers receive aggregate participation visibility — enough to know the benefit is being used — never individual financial data. That separation isn't a policy promise; it's how the product is built.

Launching is a week, not a quarter

- **No integrations required.** No payroll hookup, no SSO project, no data feeds. Employees get a link.
- **Rollout fits existing channels.** Announce it at a team meeting, in the benefits newsletter, or during open enrollment — employees have a result the same day.
- **It complements what you already offer.** The report card routes employees toward the benefits you already pay for — retirement plans, insurance options, EAPs — with personal reasons to use them.

What to measure

Judge any financial wellness benefit — ours included — on four things: activation (what share of employees built a report card), completion time (minutes, not sessions), repeat engagement (re-grades after taking action), and benefit spillover (participation in the retirement and insurance benefits the plan points to). We designed Savology to win on exactly these measures, and we'll show you real numbers in a demo rather than ask you to take my word for it.

See it with your own team's eyes

The fastest way to evaluate Savology is to watch it work: a 30-minute walkthrough where you build a report card yourself and see the employer view. If it isn't the most usable financial benefit you've evaluated, you'll have lost half an hour — and gained a clear bar for whatever you choose instead.

Book a demo: calendly.com/savemployers/savology-financial-wellness-intro

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