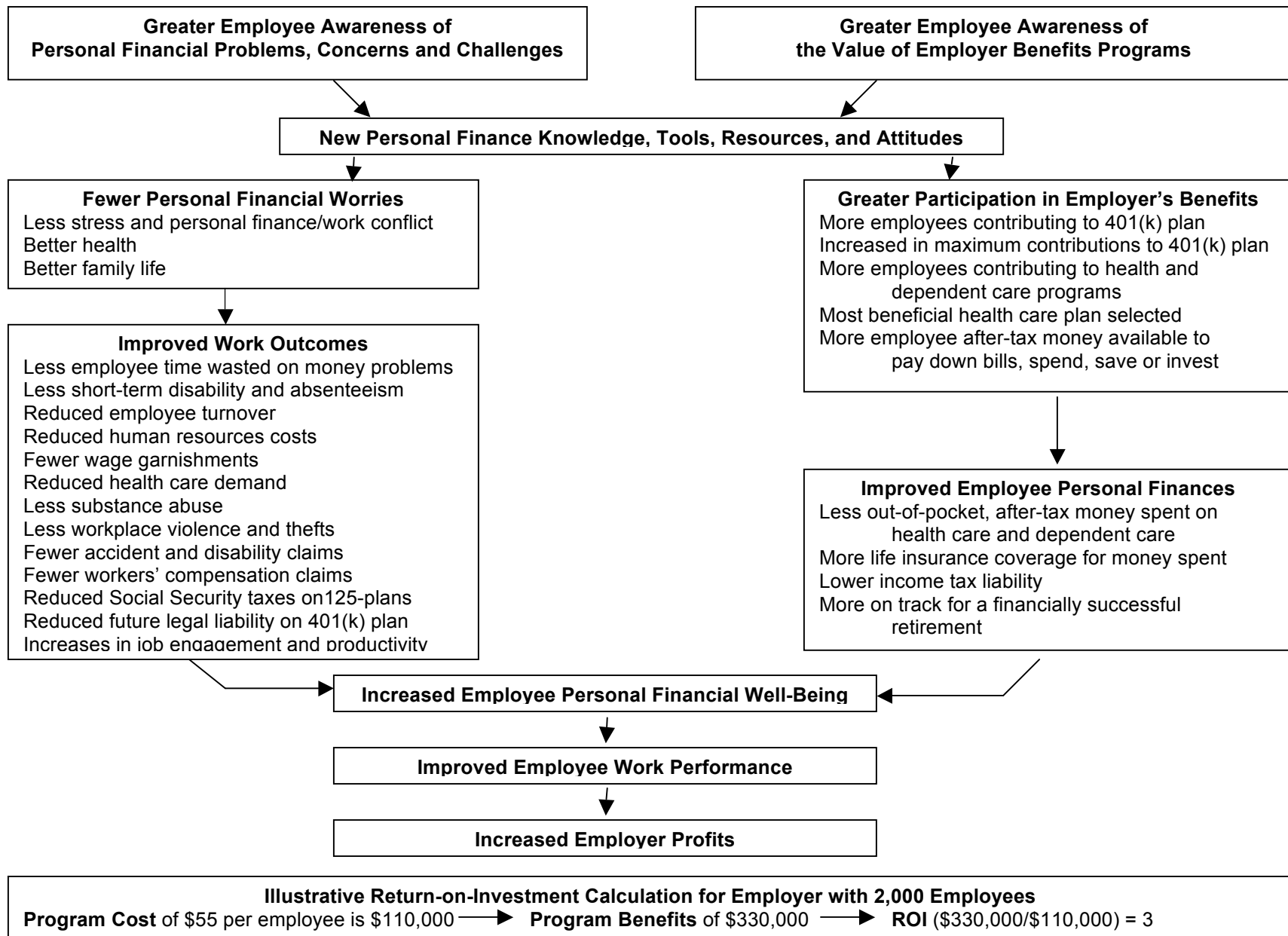


# Employer's Return-on-Investment Model for Workplace Financial Education and Assistance Programs<sup>©1, 2</sup>



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<sup>1</sup> Workplace financial education and assistance programs include 401(k) education seminars and workshops, pre-retirement education, financial coaching, financial advice, and basic financial education on money and credit management, as well as similar services provided by credit unions, community banks, and non-profit credit counseling organizations.

<sup>2</sup>Garman's estimate of the employer's return on investment for workplace financial education and assistance programs is at least 3 to 1; see Garman, "The Business Case...."