

Fundamentals of Financial Wellbeing:

Cultivating a Healthy Financial Mindset

This Wellbeing Program is typically offered as a two-hour session virtually or in-person.

PROGRAM OVERVIEW

It is impossible to truly support employee wellbeing without addressing the psychological and emotional components of financial wellbeing. Money talk is taboo in U.S. culture, which only makes it harder to address the root causes of financial stress. Regardless of earnings or wealth status, a healthy money mindset is critical to achieving overall wellbeing.

This program presents a unique opportunity for employers to equip employees with fundamental knowledge and tools at a time when support is limited and many employees still fail to fully utilize benefits available to them. An entire body of research from the American Psychological Association demonstrates that money and finances have significant and detrimental effects on mental health and productivity. Most employees have few resources available to help them address the root causes of why they find themselves in financial quandaries, and lack tools for identifying and disrupting the drivers of financial stress.

This innovative employee financial wellness program is based on Graddha's proprietary HEARTS model:

- H**eritage (family and cultural factors)
- E**mpathy (listening skills and humility)
- A**ction (financial care for self and others)
- R**esponsibility (financial obligations)
- T**rust and (emotional and financial safety)
- S**tewardship (leveraging financial impact beyond ourselves)

Within the interactive online session, participants are supported in:

- Building awareness around their relationship with money

- Completing a Money Styles assessment exercise
- Naming how they are affected in work and life by their money stories
- Using the HEARTS method to explore ways that money can become a tool to articulate and pursue their purposeful path in life

IMPACT & OUTCOMES

Participants leave the session equipped with:

1. An understanding of the fundamental elements of financial wellbeing
2. An overview of human biases that affect our financial behavior (behavioral finance)
3. An improved map of their own relationship with money
4. Their own personal “North Star,” an aspirational healthy narrative for how they would like their money to enhance their lives and the lives of others
5. A specific plan for one important money conversation

ADDITIONAL INFORMATION

YOL partners with Graddha LLC to deliver this course based on their proprietary content. Marlis and Kjartan founded Graddha LLC. as a coaching practice dedicated to helping people create positive and purposeful relationships with money.

Visit www.experienceyol.com and contact us [here](#) for more information.