

How To Improve Staff Well Being Without Giving Raises



Enriched
ACADEMY



Learning Objectives

- Enriched Academy Overview
- Why Financial Wellness Matters for Employees
- Challenges Organizations Face
- Business Case For Wellness Programs
- Ideas To Share With Your Staff
- Employee Financial Wellness Program





Enriched
ACADEMY

...because everyone deserves financial awareness

Our Mission:
We make financial
freedom accessible to
Everyone.





"I am much more **focused, happier and confident** with my money."



"I was emotionally drained and felt helpless watching my debt climb. Now, I feel **in control over my money.**"



"The Enriched Academy education **helped save my marriage.**"




Our "Why"



"Using the Enriched Academy program, I was able to **eliminate \$13,000 of debt** in the last 6 months."



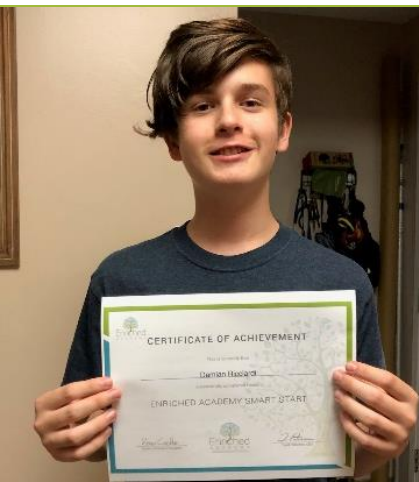
"Enriched Academy explains things in such simple terms, **giving me so much confidence.** I pulled all my money from my financial advisor and now invest on my own."



"My main focus is for my **son to learn** and obtain as much information on finance [as possible]."



"Prior to taking the course I was giving my money to a financial advisor and trusting they knew what they were doing... I **quickly realized how little I knew.**"





NATIONAL
POLICE
FEDERATION

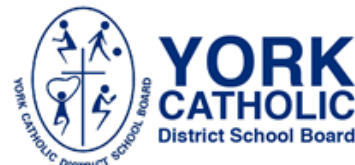


Association & Corporation Clients





Education Clients





300,000+
Users



150+
**Quizzes
& Tests**



Webinars
**Live &
Recorded**

Today...



60+
**Video
Lessons**



500+
**Business
Partners**



2,000,000+
Course Views

DRAGONS' DEN



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Why Enriched Academy?

Half

of all Canadians
admit to living
paycheque
to paycheque.





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du Canada

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Financial stress and its impacts

From: [Financial Consumer Agency of Canada](#)

Mental, physical and financial wellness are three pillars of good health.

But for many Canadians, money worries are the greatest source of stress, more than work, personal health and relationships. In fact, research shows:

- 48% of Canadians say they've lost sleep because of financial worries ¹
- 44% say it would be difficult to meet their financial obligations if their pay is late ²

There are many sources of financial stress, including:

- Managing household expenses
- Dealing with high levels of debt
- Living pay cheque to pay cheque
- Struggling to save money for short and long-term goals
- Dealing with unexpected expenses



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of Canada

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Impact of financial stress on your physical and mental health

Did you know?

If you are dealing with financial stress, you are:

- Twice as likely to report poor overall health
- Four times as likely to suffer from sleep problems, headaches and other illnesses ³
- More likely to experience strain in your personal relationships ⁴

Financial stress can also lead to more serious health problems, such as:

- Heart disease
- High blood pressure
- Mental health conditions such as depression and anxiety ⁵

Impact of financial stress on your work

Financial stress doesn't only affect you personally. Almost half of working Canadians admit that stress related to personal finances has had an impact on their performance at work. ⁶

It doesn't have to be this way. [Learn about the benefits of investing in your financial well-being.](#)

The average
person's debt
(excluding
mortgages) is
\$20,686





30%

of Canadians
don't pay off their
credit card in full
each month



47%

of divorces
are caused by

MONEY

Where are you on the **financial spectrum?**



In Debt

...and feeling stressed out



Paycheque-to-Paycheque

...not saving and investing enough



Saving and Investing

...but looking to do better



In Great Shape

...but looking to go to a whole new level

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**Raise Your Hand If You
Have Experienced The
Following In The Past 6
Months**

1 More and More Staff Asking For Raises

2 Staff Expressing Concerns About Cost Of Living Increase

3 Challenges Around Retaining Staff





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The background of the slide features a repeating pattern of light green speech bubbles, each containing a question mark. The text is centered and rendered in a large, bold, black font.

How Can Wellness Programs Improve The Success Of An Organization?

Business Case For Wellness Programs

1 Enhance Recruitment Package



87% of Employee Consider Health and Wellness Offerings When Looking For New Role



Business Case For Wellness Programs

1 Enhance Recruitment Package

2 Create Culture Of Well Being





Over **80% of employees** whose employers are engaged in their wellness say they enjoy work.

Not only that, but about **85%** say they intend to stay at their jobs.

Business Case For Wellness Programs

1 Enhance Recruitment Package

2 Create Culture Of Well Being

3 Minimize Staff Turnover



The retention analysis was conducted with data from 2018-2020 using a random sample of more than 14,000 employees.

Diverse set of employment environments across industry verticals.

When organizations offered a financial wellness program, it was found that:

- **18.8% increase in retention across salaried and hourly employees**
- **\$1,855 annual turnover cost-savings per employee**
- **Nearly \$2 million saved annually for every 1,000 employees**

Business Case For Wellness Programs

1 Enhance Recruitment Package

2 Create Culture Of Well Being

3 Minimize Staff Turnover

4 Lower Cost Of Distracted Staff



The Economics of Financial Stress

Organization Size:

300 Staff

Average Salary:

\$60,000

2020 CPA study found:

46%

of all Canadian employees admit to being distracted by financial stress at work causing an average 8.1% loss in productivity!

138
Distracted Employees

Total Lost Hours per week
(@3.5 hours per week/employee)

483
(lost hours per/week)

Annual Lost Hours
(due to Financial Stress)

24,150
(lost hours /year)

Annual Lost Productivity

Understanding the Bottom Line:

Average lost productivity at an average salary of \$60,000 per year.

483

Hours

Lost Productivity
Hours/Week

24,150

Hours


Lost Productivity
Hours/Year

\$697,000

Dollars

Lost Productivity
\$ / Year

The real cost of a stressed or distracted staff has potentially far greater consequences than simple economics.



**The Annual
Cost Of
Distracted
Employee Due
To Financial
Stress Is
\$2,323**

Business Case For Wellness Programs

1 Enhance Recruitment Package

2 Create Culture Of Well Being

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4 Lower Cost Of Distracted Staff



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STEP 1

Help Staff Realize Earning More Money Will Not Solve Their Financial Problems



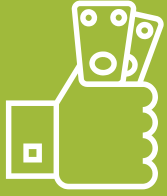
Just WIN The Lottery!

1 in **5**

Survey though that
winning the lottery was the
best path to
financial security



But The Odds Are...



1 in 13,983,816

Chance of winning the lottery



1 in 7,000,000

Chance by being struck by lightning



1 in 705,000

Chance of giving birth to quadruplets



72%

of people who win the
lottery go bankrupt
within 3 years.



60%
of NBA players
are under financial
distress within
5 years of retirement.



\$75,000



\$95,000



70%

of millionaires
never earned a 6-
figure income.

Source: Ramsey Solutions Research 2020



STEP 2

How to decrease
your interest on
credit cards





Old Loan

Credit card debt

\$15,000

Interest rate

19.99%

Yearly interest charges

\$3,000



New Loan

Home equity line of credit

\$15,000

Interest rate

3.20%

Yearly interest charges

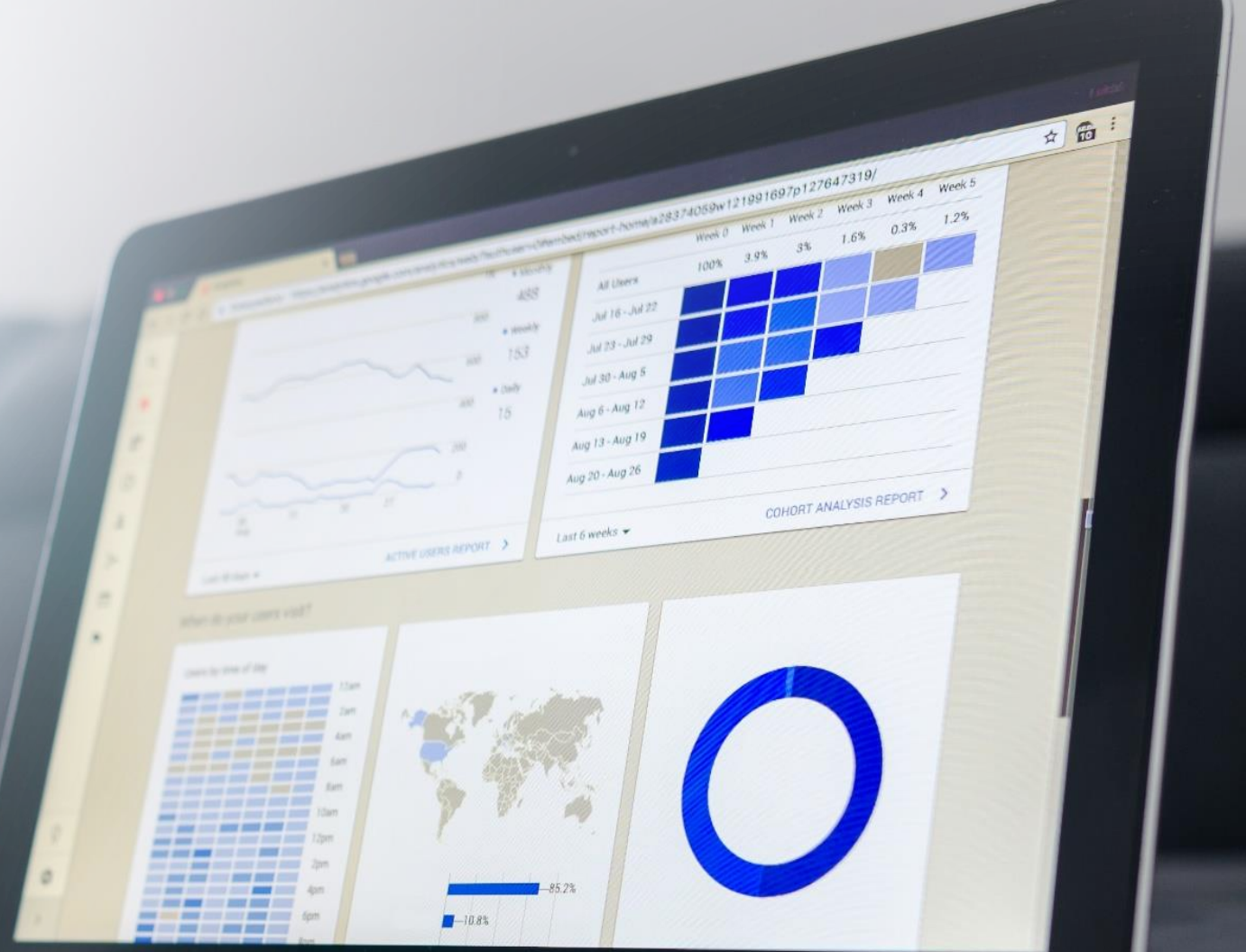
\$480

Yearly savings

\$2,520

STEP 3

Power Team of Advisors and Fees





46%

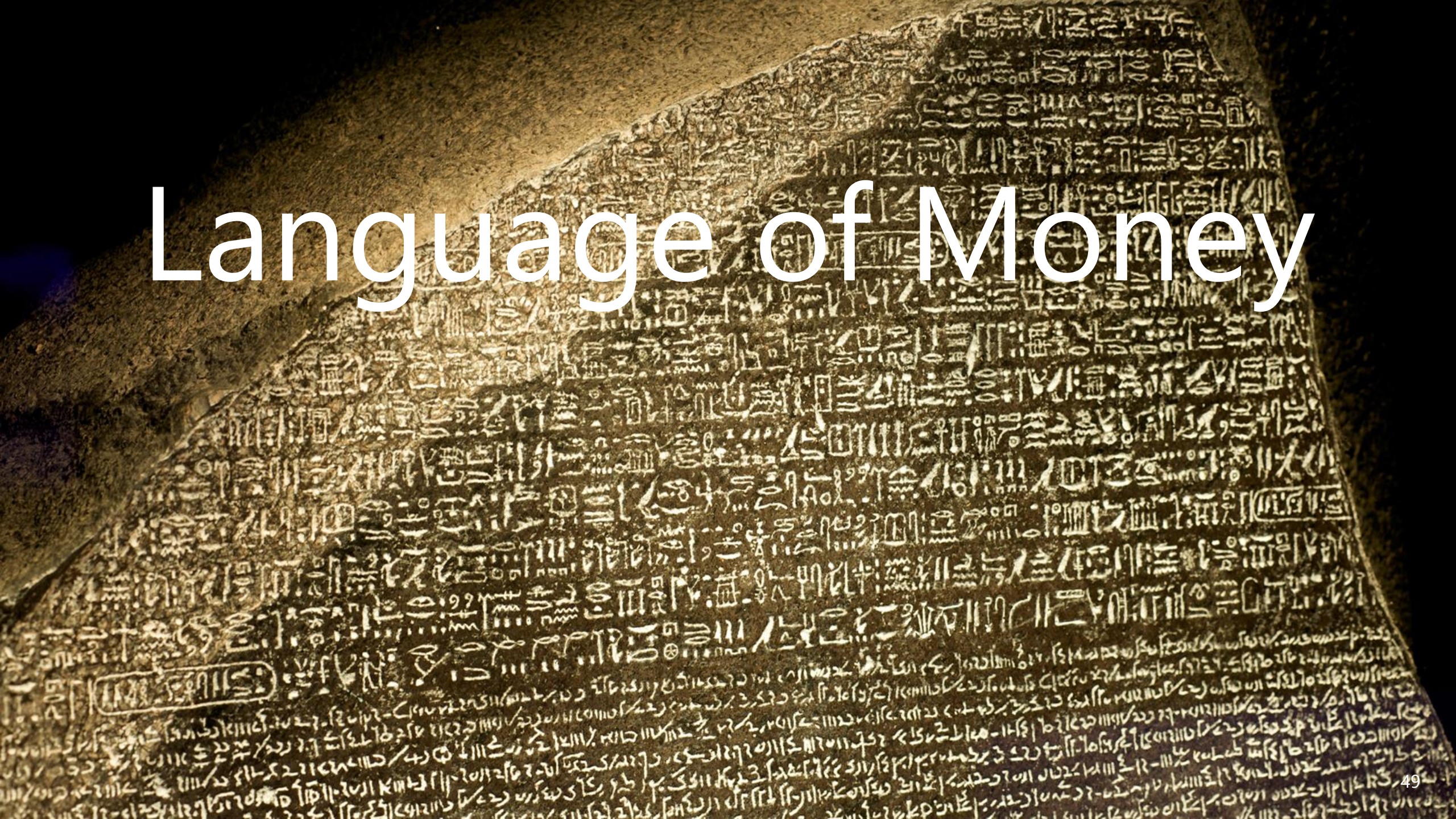
of financial planners
have no retirement plan

49%

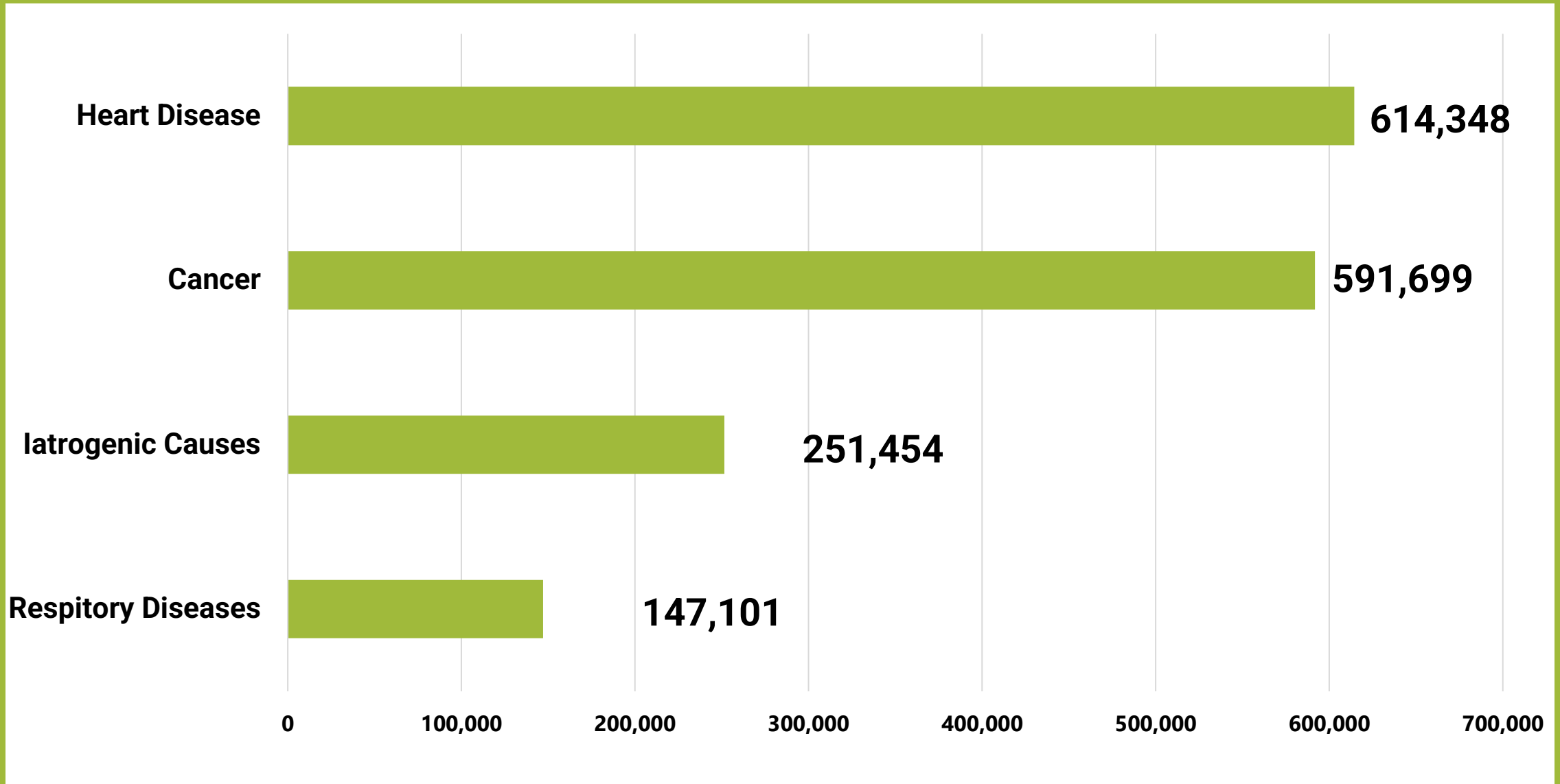
of fund managers
owned no shares in the
fund they managed



Language of Money



What Is The 3rd Leading Cause Of Death?



Source: National Center Of Health Statistics

MER

= Management Expense Ratio

COMMISSION



High mutual fund fees could delay retirement plans, CCPA says

Management expense fees can take a big bite out of retirement plans

By Pete Evans, CBC News | Posted: Feb 24, 2015 9:00 PM ET | Last Updated: Feb 25, 2015 7:55 AM ET



Mutual funds charge far more than pension plans to ostensibly provide the same service, the Canadian Centre for Policy Alternatives says in a report. (Ryan Remiorz/Canadian Press)

369 shares



Facebook

High mutual fund fees could cause Canadians to delay their retirement by as much as 11 years or else leave them with 40 per cent less money for their retirement, says a report from the Canadian Centre for Policy Alternatives.

Top News Headlines



▪ Nexen's leaky pipeline was cleaned 2 weeks before spill

▪ Loonie dips to almost 11-year low, and 'downside could be enormous' from here 695

▪ B.C. premier reacts to wildfire situation 79

▪ Newfoundland prof badly injured in attack in California that left 2 dead

▪ Toronto councillor bans Drake-dissing rapper from city 18

Must Watch



Economist discusses \$1B deficit forecast



PBO forecasts \$1B deficit



Age: **35**

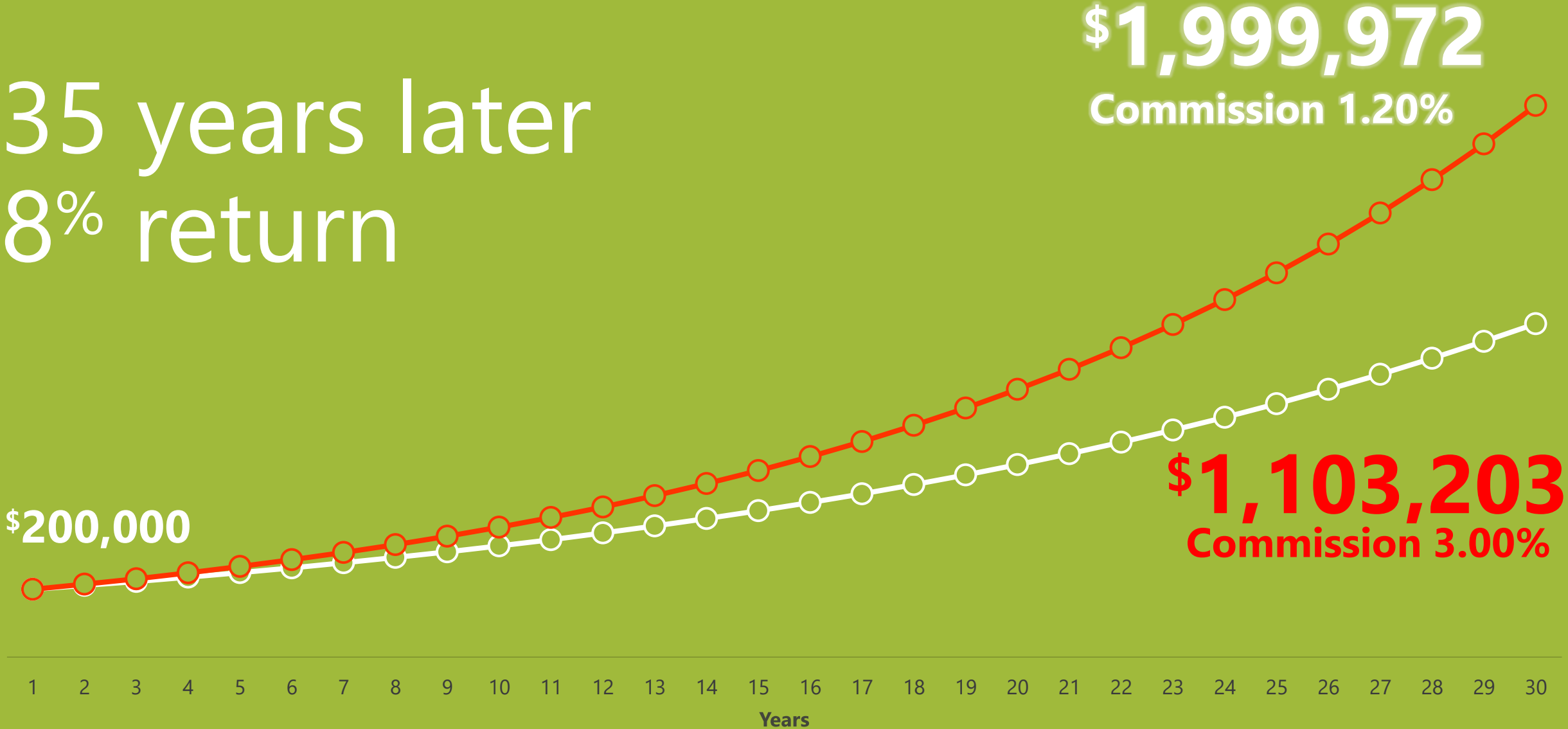
Invested: **\$200,000**

3%

\$6,000

Officer Example #2

35 years later
8% return





Total Savings:
\$896,769



STEP 4

Lower Monthly Bills



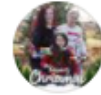


Tina Chahal ▶ Financial Success With Enriched Academy ...

January 16 · 🗣️

I want to say thank you to Enriched Academy for the 12 month program. It's been 1 yr and I made some major positive changes:

1. Re negotiated cell phone, internet, tv costs and saved \$250/per month.
2. Cancelled subscriptions i do not use and saved \$100/month.
3. Started saving more a month - approx 500-800/per month.
4. Have saved large amount in my business by watching the revenue/expenses every month.
5. Put sizeable \$ into RRSP.
6. Found a financial advisor who taking care of growing my savings as I don't have time to do that every day.
7. Setup a investment account for my 18 yr old. He needs to learn early as I did not have that info at his age.



Anita Ducharme ▶ Financial Success With Enriched Academy ...

January 13 · 🗣️

I just called my service provider and used the phone script to reduce my bill. I am now saving \$72 a month. Woo hoo!



JoLee Sasakamoose ▶ Financial Success With Enriched Academy ...

November 16, 2020 · 🗣️

I completed my three-month assessment. I was in tears and furious with myself. Today I made two calls. I shaved \$95.00 a month in cable/internet/phone and another \$120.00 by changing a service company. In two calls I am saving \$215.00 per month and I did almost nothing.

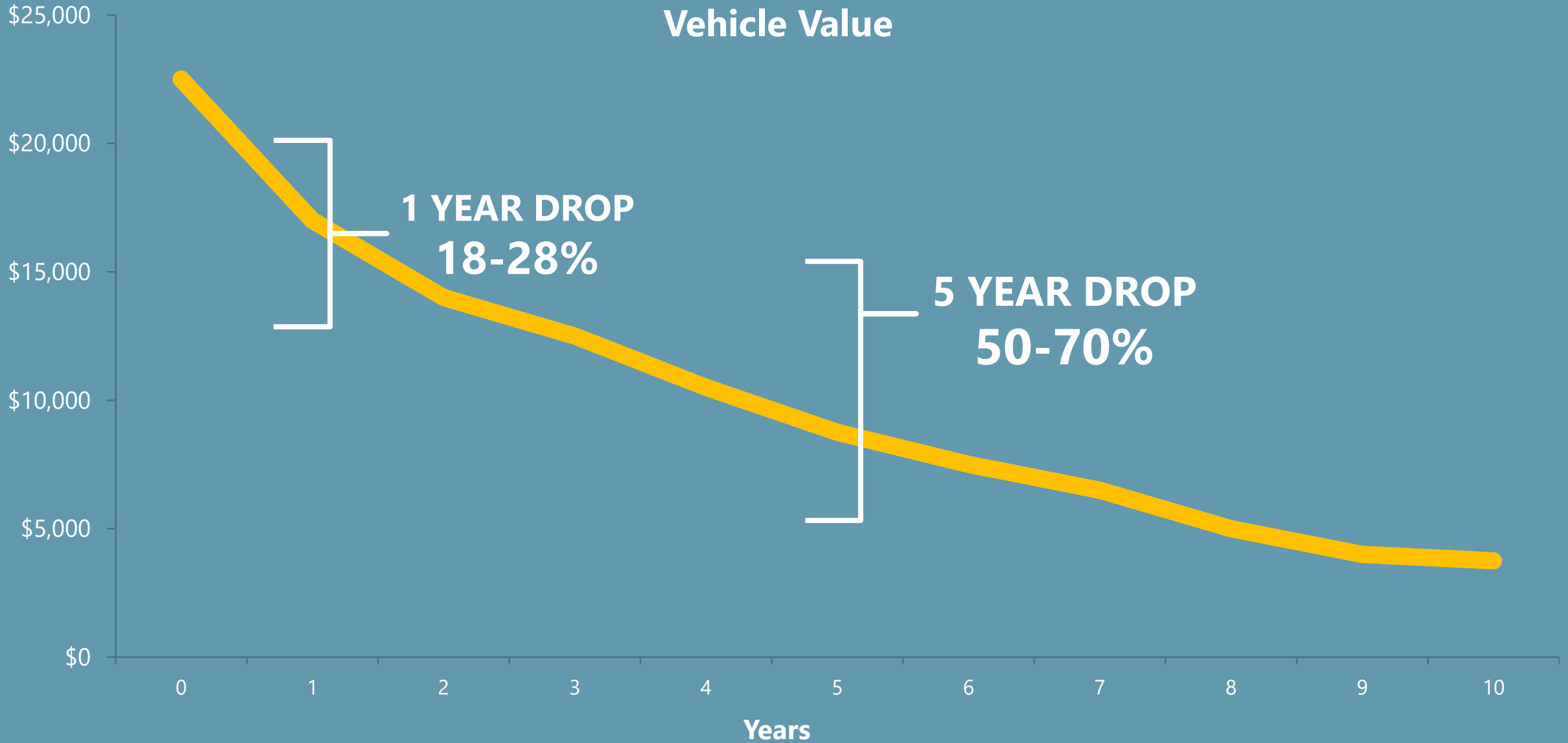
STEP 5

**Good Debt:
Appreciates**

**Bad Debt:
Depreciates**

Average Car Depreciation

Vehicle Value



Brand New

\$27,738^①
Net Price³³

\$ 170/ 3.49% APR ^①
Every Two Weeks for
60 Month Lease³⁵

3. Choose Options Below

Paint ³⁸

Paint Type



Shadow
Black



Ruby Red
Add \$450



White
Platinum
Add \$550



White Gold



Ingot Silver



Lightning
Blue



Oxford White



Burgundy
Velvet
Add \$450



Blue Metallic



Magnetic

Powertrain ³⁸

Engine



1.5L EcoBoost® I-4 engine with
Auto Start-Stop

4. Summary



5. Next Steps

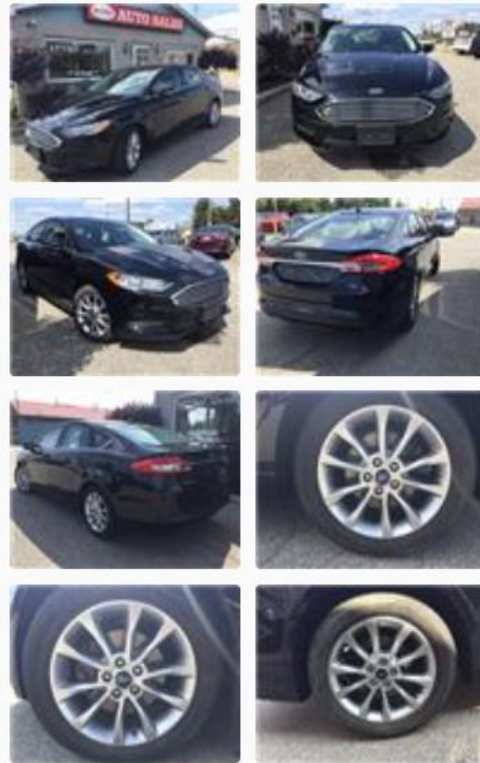
Exterior

Interior



1-Year Old

Share this car:    



Inquire About this Vehicle

 **1-866-702-XXXX**
[Click to show](#)

Name


Email

Phone

Hi, I found your listing on autoTRADER.ca and would like to know

[CHECK AVAILABILITY](#)



 **\$17,995**

Kilometres	10,000 km	Stock Number	U0148
Status	Used	Exterior Colour	Black
Trim	SE	Interior Colour	Black
Body Type	Sedan	Passengers	-
Engine	I-4 cyl	Doors	4
Cylinder	-	Fuel Type	Gas
Transmission	6 Speed Automatic	City Fuel Economy	11.3L/100km
Drivetrain	FWD	Hwy Fuel Economy	7.5L/100km



Enriched

A C A D E M Y

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EFWP

EMPLOYEE FINANCIAL
WELLNESS PROGRAM



Enriched Academy is a comprehensive financial wellness system designed to drive engagement and measurable results





Employee Financial Wellness Program

For every life stage and learning style



**Customized
Virtual Trainings**



**Online Financial
Mastery Portal**



**In-Person
Training Events**

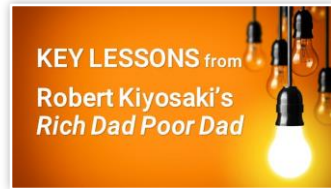
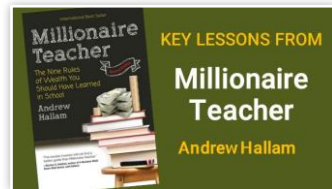


**One-on-One
Financial Coaching**



Customized Virtual Trainings





...and custom content as required



Online Financial Mastery Portal

The screenshot shows the Enriched Academy website interface. At the top right, there are navigation buttons for language (EN), user profile (Your Name), and a Log Out button. The main content area features a course card for 'Money myths' with a 'Continue' button and a '38 minutes' duration. To the right, a 'Your Financial Knowledge Level' section displays two progress indicators: 'Pre Course' at 10/10 and 'Post Course' at ??, with a legend for 'Self assessment' and 'Factual based'. Below this is an 'Essential Tools' section with five cards: 'Crush Your Debt', 'Net Worth Tracker', 'Annual Savings Calculator', 'Workbook & Downloads', and 'Your Consumer Disclosure'. The Enriched Academy logo and tagline are visible in the background of the course card.



Course Curriculum



Money Myths

Money Myths

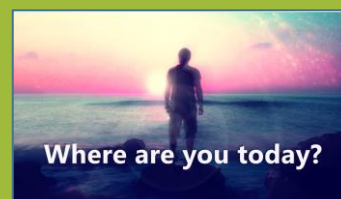
How to avoid the pitfalls that derail the wealth building process.



Understanding Credit

Understanding Credit

Everything you need to know to master credit and use it to your advantage.



Where are you today?

Where Are You Today?

Taking stock of where you are now, how to eliminate debt and how to turbocharge your free cash-flow.



Beginners Stock Market Investing System

Beginners Stock Market Investing System

A guide to understanding the fundamentals of investing in simple language.



Advanced Stock Market Investing System

Advanced Stock Market Investing System

A powerful A-Z system that generates a 6-9% return and that will safeguard you from market downturns.



TFSA VS RRSP

TFSA vs. RRSP

Two primary ways to shelter money from tax, which are rarely used or understood.



Investment Properties

Investment Properties

5-step investment property evaluation process and the best practices behind managing investment properties successfully.



Retirement Planning

Retirement Planning

How to create multiple passive income streams so you can retire when you want to, in the style you want to.



The Industry of Financial Advice

The Industry of Financial Advice

How to decipher the fees you're paying as well as the quality of your current investments. You will also learn how to find the right Financial Advisor.



Career Mastery

Career Mastery

A course full of best practices and tips to enhance your career.



Leveraging Equity

Leveraging Equity

Unlocking the power of your equity and how to get it working for you.



Private Lending

Private Lending

A unique investment approach that can generate a 10%+ return consistently.

Wide diversity of presenters and topics

30+
industry
experts

STEPHEN HARPER

Former Prime Minister of Canada

KELLEY KEEHN

Personal Finance Expert, Author

JIM TRELIVING

Dragon, Chairman Boston Pizza

KIM WENNERSTROM-WROBLEWSKI

Real Estate Investor

BRUCE CROXON

Dragon, Round 13 Capital Founder

TYSON GEORGE

Real Estate Investor

LAURIE CAMPBELL

CEO Credit Canada

BRUCE SELLERY

Personal Finance Expert, Author

12+
money
modules

Exam Result: 11/12

Course 1
Money myths

Money myths course

Exam Result: 10/10

Course 2
Understanding credit

Understanding credit course

Exam Result: 10/10

Course 3
Where are you today

Where are you today course

Exam Result: 5/5

Course 4
Beginners stock market
investing system

Beginners stock market investing system course

Exam Result: 10/10

Exam Result: 7/7

Course 6
TFSA vs RRSP

TFSA vs RRSP course

Exam Result: 7/7

Course 7
Investment properties

Investment properties course

Exam Result: 7/7

Course 9
The industry of financial
advice

The industry of financial advice course

Exam Result: 10/10

Course 10
Career mastery

Career mastery course

Exam Result: 5/5

Course 11
Leveraging equity

Leveraging equity course

Exam Result: 10/10

Course 12
Private lending

Private lending course

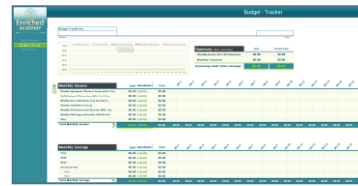
15 Tools and Resources

Eliminating Debt



Debt Crusher

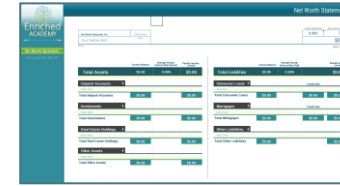
Money Management



Budgeting Tracker



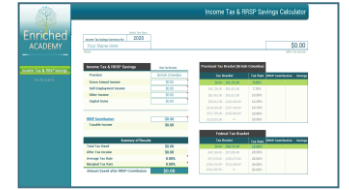
Financial Freedom Calculator



Net Worth Tracker



Phone Bill Reduction Script



RRSP & Tax Saving Calculator

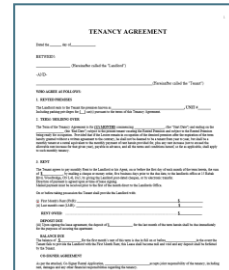
Investing Tools



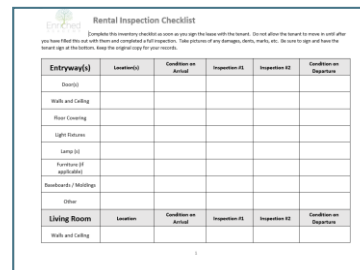
Real Estate Purchase Analyzer



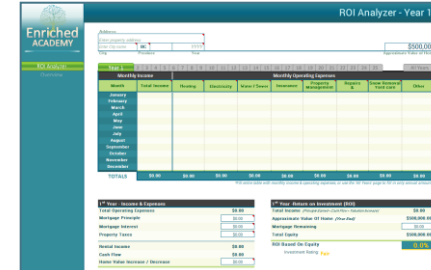
Real Estate Rental Application



Real Estate Lease Agreement



Real Estate Rental Inspection Checklist



Real Estate ROI Analyzer



Compound Interest Calculator



Investing Terms Glossary



In-Person Training Events

Sample Agenda

- 9:00 Creating an Abundance Mindset
- 9:50 Keys to Building a Secure Financial Future
- 10:35 Your Foundation For Wealth
- 11:20 *Break*
- 11:35 How To Lower Monthly Bills
- 12:05 Financial Freedom One-On-One Coaching
- 12:30 *Lunch*
- 1:30 Tax Savings Strategies, TFSAs & RRSPs
- 2:15 Stock Market Investing System
- 3:15 *Break*
- 3:30 Real Estate Investing System
- 4:20 How to Evaluate a Financial Advisor
- 5:00 *Wrap*





Financial Coaching



Full Coaching, First 6-Months:



Increase in
net worth:

\$69,340*



Increase in
credit score:

26 points*



Increase
in TFSA:

\$4,583*



Increase
in RRSP:

\$5,234*



Interest charge
savings:

\$2,079*



Decrease in
advisor fees:

1.57%*



Decrease in
monthly spend:

\$1,117*








Decrease in
credit card debt:

\$2,956*

*Based on Enriched Academy Coaching Averages as of June 2022. Results cannot be guaranteed, your results may vary.

Structured and Proven Launch Approach

-  Minimizes work on <PROSPECT> staff and leadership.
-  Ensures effective engagement with participants.
-  Establishes metrics for success while creating check-ins for on going success.
-  Creates a phased approach to build on successes while minimizing costs.
-  Effective for targeting your multiple divisions and employee schedules.

Prelaunch Activities

ITEM	DETAILS	DATES
Create Branded Portal	Branded Portal	
	Integration in LMS, Portal etc	
Training webinar for Admin Team	Introduction to backend	
	Admin assignments	
	Answer further questions	
Launch webinar schedule	Launch webinar introduction to platform	
	Marking emails to be distributed	

Launch Activities

ITEM	DETAILS	DATES
Launch webinar hosted by Enriched Academy	Introduction of platform	
1 Month temperature check meeting	Follow up on launch Outstanding questions/concerns	
Orientation to Platform	Host various 30-minute Wealth Mastery training for members and staff	
VIP Monthly Coaching Call	45-minute session with Enriched Academy Financial Coaches highlighting the coaching program and Q&A	

On-going Activities

ITEM	DETAILS	DATES
5-part Level-Up webinar series	How to Manage Credit and Quickly Eliminate Debt	
	Creating a Roadmap for Financial Certainty	
	How to Invest in Stocks in Any Market Condition	
	5-Step System for Investing in Real Estate	

Structured and Proven Launch Approach

- ✓ Minimizes work on <PROSPECT> staff and leadership.
- ✓ Ensures effective engagement with participants.
- ✓ Establishes metrics for success while creating check-ins for on going success.
- ✓ Creates a phased approach to build on successes while minimizing costs.
- ✓ Effective for targeting your multiple divisions and employee schedules.

Launch Tracker - Contact List

OVERALL COMPLETION: (0 of 16)		0%
STAGE 1	+ADD MILESTONE	0%
	1 Agreement Complete	0%
	2 Billing Process	0%
	3 Key Contacts Introduced & Reviewed	0%
	4 Current Health and Wellness Strategy	0%
	5 Training Strategy - Mandatory vs. Voluntary	0%
	6 Key Success Metrics - What does success look like?	0%
	7 Technical Integration (LMS, Intranet etc)	0%
	8 Marketing Integration (If Applicable - newsletters)	0%
	9 Complimentary Coaching Discussed	0%
STAGE 2	+ADD MILESTONE	0%
	10 Admin User User Training	0%
	11 Launch Webinar Scheduled	0%
STAGE 3	+ADD MILESTONE	0%
	12 Webinar Series Scheduled	0%
	13 Partnership Announcement	0%
	14 Launch Marketing Material provided	0%
	15 Webinar Series Marketing provided	0%
STAGE 4	+ADD MILESTONE	0%
	16 Overall Launch Complete	0%

Next Steps

Access To Slide Deck and Learn More About Enriched Academy





Questions