

WHAT IS YOUR TEAM'S FINANCIAL WELLNESS WORTH?

Australian businesses lose \$33 billion¹ each year due to stress, low morale and absence caused by the poor financial wellness of their employees.

In 2016 Core Data found **68% of Australian employees are financially unfit.**¹ That's two in every three employees struggling with their money. It's negatively impacting their work - and your business - because...

FINANCIAL STRESS MAKES YOU DUMBER

Financial stress has been shown to lower IQ by 13 points.² That's a 13% drop for someone of average intelligence. It's the same impact as long-term alcoholism, or going 24 hours without sleep. Why?

When you're worried about paying the rent or making your next car payment, the stress takes away your capacity for other stuff - like work. It makes you slower and increases your chance of making mistakes.

GOOD NEWS: IT'S AVOIDABLE

Poor financial wellness can affect anyone: all ages, all income levels, and all professions (even finance!) It's the result of poor decision making - caused by a lack of financial knowledge.

Financial education and individual coaching empowers your team with the knowledge and resources needed to feel confident and secure. Education will have a dramatic impact on your employees' financial wellness, reducing their personal stress levels, boosting their productivity... and your bottom line.

Are you among the Australian employers benefiting from an employee financial wellness program?



¹ CoreData Workplace Financial Wellness Index, 2016

² Princeton University 'Poverty Impedes Cognitive Function', 2013

WHY IS MONEY SCHOOL RIGHT FOR YOUR TEAM?

1. WE KEEP IT SIMPLE

Money talk can be overwhelming. It's made to look more complicated than it is. We break it down into basics, keeping our presentations jargon-free and accessible to all levels of education and competency.

2. WE'RE INDEPENDENT EDUCATORS

We provide education, not prescription. No product placement, no affiliations, and no recommendations - ever! We earn no commissions and no transaction fees from the financial decisions made by the people we help.

3. WE'RE ENGAGING

Founder Lacey Filipich is a TEDx speaker renowned for her warmth, humour and adaptability. Lacey delivers financial education to all ages and genders, drawing on her diverse career and background to connect with each audience. Her energy and enthusiasm for financial education is contagious.

4. WE KNOW WHAT WE'RE TALKING ABOUT

There's a reason Penguin Random House has invited Lacey to write a book on financial independence: she's a full bottle on all things personal finance!

Lacey speaks from experience having applied everything she covers, and shares the 'real life' lessons - good and bad - learned along the way.

READY TO SCOPE YOUR PROGRAM?

Contact us today:
vanessa@moneyschool.org.au
+61 481 327 186



IMPROVING FINANCIAL WELLNESS FOR YOUR TEAM

Money School approaches financial wellness in two ways:

1. EDUCATION

Improving general money skills will help your employees make more informed financial decisions. We deliver on-site training covering universal principles such as:

- **Avoid bad debt,**
- **Spend less than you earn,**
- **Buy assets,**
- **Protect yourself, and**
- **Plan for retirement.**

To accommodate shift workers, the sessions can be repeated several times to ensure all employees have the opportunity to attend. We can also tailor the content to suit your team.

2. COACHING

Education is useful only if it's applied. That's why we recommend our education is accompanied by optional one-on-one coaching sessions. These can be in person or via video call.

This is not financial advice or planning. It's an informal chat to help your employees apply what they've just learned. It's effective because:

- **It's not intimidating.** The one-on-ones feel more like a chat than a formal meeting. This helps overcome fears about being perceived as incompetent or foolish. It allows space to ask - and get answers to - private questions.
- **We remain independent.** This approach removes any vested interest in the decisions your employees make. We'll direct them to the best resources and services available for their specific needs, including free options like financial counsellors.



FEEDBACK ON OUR PROGRAMS

Our clients include WA State Government, local councils, University of Western Australia, schools, prisons, legal firms and mining companies. We also work with a number of personal finance-related not-for-profits like Financial Toolbox, Women in Leadership Driving Change and Consumer Credit Legal Service WA.

Here's what our clients have had to say:

"The presentations were great - packed full of information delivered in a way that was easy to understand. [The attendees] loved the engaging and motivating style of the presentations and the personal stories. The practical examples highlighted how important it is to take control of your super and the activities made it clear how easy it can be to make a difference."

**Elaine Dowd, Womens Interests Senior Policy Officer
WA State Department of Communities**

"Lacey's presentation to our trainees was engaging - and funny! She makes (often baffling) personal finance concepts simple so they are easy to grasp and, most importantly, easy to action. I would happily recommend Money School's training for any company that wants their employees to be financially secure."

**Sam McMeekin, Finance Manager
BHP**

We're proud to receive messages like this from past attendees:

"Two years on, I want to thank you for your words. Now I am in my second year of a Commerce/IT degree with over \$15,000 in shares and I am so proud of the investments I have made, not to mention travelling to Europe twice since finishing high school. I love watching my money make its own money. It is so satisfying to watch dividends come in for not working at all. I would not have thought that was possible two years ago. Thank you."

**Phoebe Henderson
Undergraduate, Commerce/IT**



ABOUT THE SPEAKER: LACEY FILIPICH



Lacey is a TEDx speaker and a 2019 Business News '40 under 40' Award winner. She's spoken in front of audiences as large as 1,000 people and gets invited to pitch at national competitions. Lacey is writing a book on financial independence for Penguin Random House, coming out in February 2020.

Lacey started her entrepreneurial journey with a hair wrap stall at 10 years old. Today, she's the co-founder and director of two successful education businesses; Money School and Maker Kids Club.

Between hair wraps and start-ups, Lacey graduated as valedictorian from the University of Queensland with an Honours degree in Chemical Engineering. She moved to Australia's 'wild west' to begin her career in mining, rising quickly through the ranks on site before switching to operational improvement consulting.

Lacey learned about money from her mother, an accountant - and a single parent raising two kids on \$30k a year. Lacey has saved half of every dollar she's received since she was 10. Her first foray into investing was a property purchased when she was 19, in her second year of university. It was the beginning of a love affair with financial independence.

Since then, Lacey has expanded her investing approach to include shares and options. Her prodigious saving habit and conservative strategy helped her become financially independent at 31 years old. Everything Lacey does today is about helping others learn the personal finance skills she's acquired through her mother, research and experience.



EXAMPLES AND CONTACT DETAILS

We'll work with you to develop a financial wellness program that suits your business and budget. Here are two examples:

SMALL BUSINESS: ONE SITE, 70 EMPLOYEES

A service provider for the K-12 education system. The employees of this business are mostly TAFE or university graduates and all work from one office in Perth.

One day on site per week for five weeks, to deliver:

- A one-hour seminar covering a different topic each week, followed by 30 mins Q&A session for general questions.
- Eight 25-minute sessions for one-on-one coaching, available to all employees to book if desired (40 slots in total over five weeks).

LARGE BUSINESS: THREE SITES, 1,500 EMPLOYEES

A mining company with four panels of FIFO shift workers on 8/6 and 4/3 rosters across three operating sites. The program focuses on basics like debt, tax, insurance and superannuation, appealing to the broad range of backgrounds and knowledge of the employees.

The following program for each site:

- Six days spread over two weeks. Fly in Day 1 (am), fly out Day 3 (pm) each week to reach all crews.
- Each day includes a combination of 3x one-hour sessions of content and general Q&A. Repeating the same seminars over several days ensures all staff have an opportunity to attend. Can run sessions at camp in evenings as well.
- Interspersing one-on-one coaching sessions between seminars for those interested.

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