



Financial wellness check-up

As an employer, you've probably noticed that employee satisfaction and productivity can be affected by an individual's financial wellness, confirmed most recently in a research study conducted by Visa.* Financial wellness is a struggle for many employees and improves only slightly over time, as poor financial management practices can become ingrained early and carry through adulthood if they remain unchecked.



Living paycheck-to-paycheck is a major source of stress and anxiety for your employees. It makes it difficult to plan for long-term financial goals, prevents participation in leisure activities, negatively impacts personal development, and even deters healthy eating.*

- **Only 40% of employers** currently offer any financial wellness assistance.*
- **Nearly 70% of employees** want financial education from their employer.*
- **60% of employees** want their employer to help them stop living paycheck-to-paycheck.*

40%

say living paycheck-to-paycheck saps their productivity at work, climbing to more than 60% for Gen Z (those born mid-to-late 90s-to early 2010s).*



✗ However, **only 2 in 5 employers** currently support the financial wellness of their employees.*

The prescription: Wisely[®] by ADP[®]

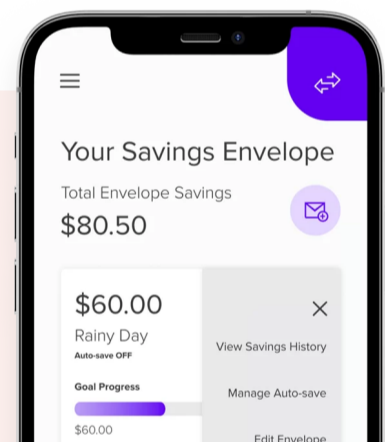
How can an employer help their employees develop practices that lay the foundation for a better financial future?



Employees acknowledge that their financial well-being leads to increased productivity and loyalty to their employer if they offer benefits such as flexible pay options. Breaking this cycle can have a profoundly positive effect on the individual and your bottom line.

Wisely by ADP is a pay card solution that helps you provide your employees with a pre-paid card, along with a mobile app, that has financial wellness benefits and helps with tracking expenses while helping you move towards 100% paperless pay.

Employees love Wisely because it is designed to provide them with greater financial wellness tools and convenience — no matter their personal financial situation — and offers savings features like cash back rewards and savings envelopes to help work toward their financial goals.



Financial wellness and earned wage access

80% of employees are **not able** to access their pay prior to payday.*

To address employee stressors, earned wage access (EWA) has quickly become an important employee benefit, allowing employees to access a portion of their already earned wages before their traditional payday, as a way to handle unexpected expenses. Whether they want to avoid a late fee or handle an emergency expense, our integrated EWA (powered by DailyPay) with Wisely by ADP allows employees earlier access to their already earned funds without a fee.

Confidently take on the future of pay

Financial wellness programs are more important than ever. By providing employees with access to tools and resources, you can give them a solid foundation for managing their financial needs. Not only will you help them make better choices, but you'll also help to reduce the stress that's keeping them from fulfilling their potential at your workplace.

Employees want flexible payment options, and you want a seamless solution. ADP helps you confidently stay ahead, no matter your wage payment needs.



Learn more at adp.com/ewa or call **866-332-0584**

* Visa Financial Wellness Research Sept 2023, commissioned by ADP.

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