

## SPOTLIGHT:

# Workplace Financial Wellness



Photo Credit: Liberty's Kitchen

Inequality is in the news, but what does this really mean to someone entering the workforce? More than half of US workers report dealing with financial stress. Community Financial Resources (CFR) helps employers and workforce development programs realize the benefits of integrating a financial wellness program into the workplace. Supporting worker financial stability improves the organization's bottom line and builds employees' personal agency.

CFR's partners engage people seeking new beginnings; overcoming employment barriers, surmounting limited educational opportunities, previous incarceration, human-trafficking, behavioral health challenges, the foster care system, homelessness, and poverty. CFR applies trauma-informed practices leveraging learnings from brain science.

We are working with 18 employment programs to create a culture of financial well-being by using techniques such as promoting 100% direct deposit of payroll/stipends, incenting short and long-term savings, providing credit building opportunities, offering emergency grant or loan programs, and integrating financial education into skills training.

With your financial support we will continue enriching workforce and employment programs across the country. Please [donate today](#).

## Highlights from Our Work



Photo Credit: Clean Slate

### Clean Slate

A social enterprise in Ft. Worth, TX, Clean Slate provides employment, case management, and skills training for individuals facing barriers to employment such as homelessness.

More than 100 Clean Slate employees receive their pay via direct deposit using the CFR US Bank issued Focus Card alongside financial education preparing their move into permanent, stable housing.



Photo Credit: Branded Collective

### Branded Collective

A jewelry making social enterprise that employs survivors of human trafficking, Branded Collective provides on-the-job training, professional development and much needed income.

Branded is one of the few companies in Nashville, TN that pays entry-level artisans above the official living wage (\$11.73/hr), with the opportunity to advance to \$14/hr during their second month of employment.



Photo Credit: Opportunity for Work & Learning (OWL)

### OWL

Through its manufacturing company, Lexington, KY based OWL provides vocational services and job opportunities for disconnected youth, mentally or physically challenged, and formerly incarcerated community members.

OWL constituents have successfully completed over 40 money management challenges including access to safe and simple banking using the Focus Card.



WORKPLACE  
FINANCIAL WELLNESS

**\$11m**

Over \$11m in Payroll/stipends deposited to the Focus Card YTD Oct 2019.

**2,577**

Number of active payroll cards in 2019.

**\$55K**

Over \$55k deposited to savings YTD Oct. 2019.

**120%**

Increased number of savers Jan - Oct. 2019.

**19%**

Improvement in workers knowing how to "Improve my financial well-being".

**13%**

Decrease in workers worrying "a lot" about money.