

Give Your Employees What They Really Need

Workplace Solutions to Everyday Financial Problems

Employer Advantages

Workplace-based financial education and counseling can result in:

- ✓ **Reduction in employee turnover costs**

It costs an employer \$3,000 to \$13,000 to replace the average employee

- ✓ **Increased productivity**

Savings of up to \$7,000/employee/year in productivity

- ✓ **Reduction in workplace accidents caused by stress**

60% to 80% of on-the-job accidents are stress related. In 2001, it cost employers an average of \$29,000/accident

- ✓ **Lower payroll administration costs**

Savings on processing of 401(k) loans, wage garnishments and advanced wage payments for financially stressed workers

For research on workplace financial services, see www.pfeef.org.

Isles Financial Solutions

Founded in 1981, Isles, Inc. is a nationally recognized non-profit organization based in Trenton and serving communities throughout Central NJ. With Isles Financial Solutions (IFS), Isles provides personal finance education and counseling services for low- and moderate-income workers. IFS services are focused on everyday financial issues such as budgeting, credit, savings, and debt.

Helping Both Employees and Employers

Personal finance difficulties are a problem not only for individuals and their families, but for employers as well. Employees experiencing financial stress cost employers money with increased absenteeism, higher administrative costs, lower productivity rates and more accidents on the job. **Isles Financial Solutions is specifically designed as an employer-based approach.** By concentrating IFS services at selected work sites, it's not only individuals who benefit from these services but area businesses that benefit as well. An employer whose workforce is on a firm financial footing enjoys significant reductions in administrative costs and a happier, healthier workforce.

What We Offer

- *Group workshops* on personal finance topics (e.g., budgeting, banking, credit, debt, home purchasing, finding ways to save, and more).
- *One-on-One Coaching:* Workshop participants are eligible for individual coaching sessions where personalized analysis and action plans are created and put into place.
- *Savings and Loan Products* including a savings account that improves credit, matched (free money!) savings products for first-time home buyers, and short-term low- or no-interest loans.

Grant Funding that Lowers Your Costs

As a non-profit organization, Isles services are funded, in part, by grants. Employers who make our services available to their employees do so at a much-reduced cost. We are not investment advisors and do not sell anything to your employees.

islesFinancialSolutions
Self-Reliant Communities

To learn more and get started, contact Isles Financial Solutions
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