

# DevNW

DEVELOPING THRIVING COMMUNITIES

# Financial Foundations at Work

A DevNW WORKPLACE FINANCIAL WELLBEING PROGRAM

*Financial Foundation at Work* was developed in partnership with the FINRA Education Foundation and United Way Worldwide to assist employers invest in their employees' financial futures. Since 2015, DevNW has partnered with nonprofits, small & medium businesses, tech companies, and local governments throughout the Willamette Valley to bring financial wellness trainings to the workplace.





DEVELOPING THRIVING COMMUNITIES

Offer DevNW's *Financial Foundations at Work* as a wellness benefit for your employees. Through onsite (or virtual) classes and one-on-one financial coaching paired with annual DevNW Membership subscriptions for staff and their families, help your employees take better control of their finances and future financial wellbeing.

Here's what some past participants have to say:

*"It helped me get passionate about savings and planning for my future."*

**- a United Way employee**

*"I have recommended this course to friends, family and clients because it is the basics that everyone needs for an affordable cost...I would absolutely, 100%, recommend this course to any employees...I would even take it again to gain a deeper perspective."*

**- a Pacific Continental Bank employee**

*"Wow – wonderful compilation of information in money areas. The handouts were great. The immediacy of getting my finances under control now is palpable."*

**- a LTD employee**

*"Excellent class—great instructor who is a great presenter, friendly and approachable!"*

**- a City of Eugene employee**

*"After exploring all of these concepts, I feel I have more control."*

**- a CBT Nuggets employee**

# Financial Foundations at Work

No matter what your employees know about about personal finances, everyone can benefit from stepping back and being introspective about money and the future. DevNW’s *Financial Foundations at Work* curriculum is modular, and intended to meet the needs of various types workplaces. We offer an recommend curriculum sequence that meets state requirements for the Individual Development Account program, as well as a Design-it-Yourself sequence that can be as specific to your company’s financial wellness objectives as necessary. Many of the topical modules are also offered as workshops at DevNW, where your employees can take full advantage of their DevNW Memberships.

## Recommended Curriculum Sequence

Day One	Day Two	Day Three	Day Four
Budgeting & Cash Flow Setting Financial Goals	Saving for Big Goals Tackling Debt	Financial Planning Investing	Strengthening Credit Action Planning

## Design-it-Yourself Curriculum Sequence

Day One	Day Two	Day Three	Day Four
Budgeting & Cash Flow Setting Financial Goals	Choose from available modules	Choose from available modules	Choose from available modules

## Available two hour Modules

Tackling Debt  
 Strategizing Student Loans  
 Channeling Savings  
 Strengthen Credit  
 Financial Planning  
 Investing  
 Retirement Strategizing

Protecting Your Assets  
 Consumer Protection  
 Financial Independence (F.I.)  
 Side Hustle  
 Social Security Planning  
 Creating Powerful Money Conversations  
 Preparing for Homeownership

See next page for module descriptions.

# Financial Foundations at Work

## Available Modules Descriptions

### Tackling Debt

How can you develop a plan to rapidly repay debt? Which systems saves me the most money in repayment? It might surprise you the ways to deal with different types of debts.

### Strategizing Student Loans

What are your options? How do you student loans play into working towards goals like homeownership?

### Channeling Savings

We all intend to save, but then life happens. How do you bridge the intention action gap? We will borrow lessons from Behavioral Economics to explore how to develop powerful savings into the fabric of our life.

### Strengthen Credit

Debunk myths around the ever-changing world of credit. Build your credit skills with a template for strengthening your credit to save you money and be an asset for your financial capacity.

### Financial Planning

How much do you need to retire? We'll unpack this question as we dive into the basics of investments, risk & untangle the jungle of retirement options, focusing on what's available to you through your employer.

### Investing

How well are you prepared to make investing decisions? We'll explore some of the basic considerations and philosophies when researching and choosing investments without the support of a professional.

### Retirement Strategizing

We'll look into issues around your retirement plan in retirement, and explore different drawdown options.

### Protecting Your Assets

Being able to make good financial choices regarding risk and insurance are important to protect what you build.

### Consumer Protection

Knowing your consumer rights is central to being a smart consumer and feeling empowered. Learn important rights you have, how to protect yourself and recourse you have through interactive activities.

### Financial Independence (F.I.)

Learn tricks of the F.I. community on how to optimize your plan to accelerate savings early financial independence.

### Creating Powerful Money Conversations

Talking about money with loved ones can be challenging and loaded. We explore our money histories and the surrounding emotions and development money conversation skills and frameworks.

### Preparing for Homeownership

Are you financial prepared to become a homebuyer? How do you save money over the life of your loan? Learn a quick primer on some of the topics discussed in DevNW's Homebuyer Foundations eight hour class.



# Annual Subscription Levels

	Basic Plan	Enterprise Plan	Business Plan
	<b>\$2,940/year</b>  or \$245 per month for 12 months with a one year contract.	<b>\$3,180/year</b>  or \$265 per month for 12 months with a one year contract.	<b>\$5,100/year</b>  or \$425 per month for 12 months with a one year contract.
Financial Wellbeing series at workplace 4 two hour classes; virtual or onsite; targeted curriculum to employer objectives	◆	◆	◆
<b>DevNW Memberships</b> annual subscriptions for employees and their families* One year of unlimited financial workshops and coaching at DevNW		◆	◆
Post class one-on-one mini financial coaching Bring one or two questions to discuss with a financial counselor; onsite or virtual		◆	◆
Access youth finance classes for employees' dependents 4 two hour classes; virtual or onsite		◆	◆
Second Financial Wellbeing series at workplace 4 two hour classes; virtual or onsite			◆
Follow-up topical workshop Choose from a list of over fifteen other financial wellbeing topics			◆
Curriculum customization Target the series around student debt, retirement planning, homebuying, financial independence (FIRE) or other objectives.			◆