FinPath
by HUB

Program Overview

www.finpathwellness.com

Introduction

Financial stress is one of the most pervasive and overlooked challenges in today's workplace. Across every industry and income level, employees are grappling with debt, lagging savings, and uncertainty about their financial futures. The result: distraction, absenteeism, reduced productivity, and higher turnover.

A robust Financial Wellness Program, one embedded within a broader Total Workplace Wellness strategy, directly addresses these challenges. When employees feel financially secure, they show up more focused, make better decisions, and experience greater overall wellbeing. Financial wellness isn't a perk; it's a foundational pillar of a thriving workforce.

FinPath by HUB is designed to meet employees where they are, regardless of income, financial stage, or prior money knowledge. By combining expert coaching, engaging group education, and powerful digital tools, FinPath delivers a whole-person, whole-organization approach to financial wellbeing.

The FinPath Program Serves:

400+ Clients
(Including Not-for-Profit, School Districts, and Municipalities)

131,000 Employees

What FinPath Delivers

The FinPath Financial Wellness Program is built on four integrated pillars, each designed to support employees at every stage of their financial journey. Together, these components provide the personalized support, practical education, and smart technology employees need to make real, lasting progress with their money.

Engaging Group Workshops

Expertly facilitated workshops built and delivered by licensed advisors and Certified Personal Finance Coaches. Each session is interactive, practical, and designed for all financial backgrounds.

Unlimited 1:1 Financial Coaching

Confidential, personalized coaching sessions available throughout the year. No commissions. No judgment. Just real guidance from real advisors and certified coaches.

FinPath Digital Platform

A powerful online dashboard and mobile app giving employees 24/7 access to financial tools, educational courses, a Digital Money Assistant, and personalized insights.

Ongoing Communication & Support

Program promotion through email campaigns, payroll communications, employee portal postings, and on-call phone and email support to drive engagement year-round.

Building a Curated Program

Building a successful financial wellness program requires a structured approach that empowers employees to take control of their financial futures. The process unfolds across four key steps:

1 STEPScore Assessment

- Confidential employee questionnaire to gather key data regarding top financial challenges and goals
- Use numerous methods & incentives to solicit feedback
- Analysis of your company data and retirement plan/benefit statistics

2 Develop a Customized Plan

- Detailed report of the STEPScore results and employee feedback
- Comprehensive Financial Wellness Plan detailing program topics, campaigns, and delivery mechanisms

3 Communication & Implementation

- Educational Group Workshops
- One-on-one Financial Coaching Sessions
- On-call phone and email support
- FinPath's online educational platform
- Diverse program promotion through payroll mailers, email campaigns, and employee portal postings

4 Monitor Results

- Tracking employee engagement and participation in group workshops, 1:1 meetings, and the online experience
- Assessing changes to quantitative data, such as average retirement readiness, savings rates, and debt reduction

Group Workshops

The following workshops are available for scheduling throughout the year. Workshops are organized by financial wellness stage to help you match the right content to the right employees at the right time.

SAFETY - Gaining control, immediate stability, & spending oversight

- Mastering Your Spending Plan
- Stress Less, Save More: The Power of Emergency Savings
- Starting Smart: Your Path to Financial Success

STABILITY - Building healthy habits, reducing stress, & debt management

- Swipe Smart: The Good, The Bad, and The Rewards
- Your Credit, Your Power: Take Control Today
- Debt Downsize: Lighten the Load with Confidence
- Decoding Student Loans

BUILDING - Growing wealth, long-term planning, & financial strategy

- Building Your Financial Future: How to Set Financial Goals that Work
- Open House, Open Doors: Your Journey to Buying a Home
- Roadmap to the Perfect Ride: Smart Car Buying Tips
- Retirement Resources & Strategies
- Money Matters at Home: Conversations That Create Legacy
- Juggling Generations

FREEDOM - Legacy planning, retirement optimization, & lasting impact

- Achieving Financial Freedom
- Money in Motion: Mastering Investing Basics
- What's Next: Life After Work
- Bridging the Gap: Social Security & Your Retirement Plan

UNIVERSAL - Relevant at every financial stage

- Money Milestones: A Journey Through Your Financial Life
- Understanding Your Money Personality
- Elevating Money Mindset
- Tax Planning Essentials
- Financial Planning Essentials: Thinking Through the Whole Picture
- Leaving a Legacy
- Planning for Life's "What Ifs": Disability & Life Insurance

Don't see a topic you want? Let us know!

Handouts are available for all in-person workshops. Materials can also be downloaded at www.finpathwellness.com/resources. Contact your FinPath Client Success Manager to schedule sessions.

SAFETY

Gaining control, immediate stability, & spending oversight

Mastering Your Spending Plan

A practical budgeting workshop for anyone looking to manage their money more effectively and confidently. Employees leave with an actionable spending plan tailored to their own financial situation.

- How to budget effectively and sustainably
- Key elements every spending plan should include
- Understanding that there is no single formula — personalized approaches that actually stick

Stress Less, Save More: The Power of Emergency Savings

Discover the peace of mind that comes with being financially prepared. Life is unpredictable — this workshop helps employees take control before the unexpected happens, reducing financial anxiety and building a critical safety net.

- What an emergency savings fund is and why it matters
- How much you should save and how to determine your target
- A step-by-step guide to building your emergency fund from scratch

Starting Smart: Your Path to Financial Success

As you enter or advance in the workforce, you have the opportunity to build a financial game plan that sets you up for long-term success. This session helps employees identify their financial goals, establish good money habits, and take a proactive approach to managing their finances.

- How to build a cash flow plan that works for your lifestyle
- Balancing paying down debt while also saving for the long term
- The best ways to start saving and investing — even on a tight budget
- Tools and resources available to help you stay on track

STABILITY

Building healthy habits, reducing stress, & debt management

Swipe Smart: The Good, The Bad, and The Rewards

Designed to help employees navigate the complexities of credit card use, this workshop is valuable whether you are a seasoned cardholder or brand new to credit. Employees learn how to maximize benefits and minimize costly pitfalls.

- How to treat your credit card as a powerful financial tool — not a liability
- Understanding the full cost of carrying a balance and how interest compounds
- Strategies to leverage rewards programs and exclusive card benefits effectively

Your Credit, Your Power: Take Control Today

An interactive workshop helping employees understand how credit works and take practical steps to build, maintain, and protect their financial future. Credit is one of the most powerful — and most misunderstood — tools in personal finance.

- What credit is and why it matters across all areas of your financial life
- The five key components of your credit score
- Tips to maintain a healthy credit profile
- How to start building credit from scratch
- Practical tips and tricks to stay in control of your credit

STABILITY

Building healthy habits, reducing stress, & debt management

Debt Downsize: Lighten the Load with Confidence

Debt can be overwhelming. From credit cards to student loans, it can be hard to know where to begin. This workshop unlocks essential debt management skills, helping employees evaluate their current debt situation and learn proven strategies to lower or pay off their debts with confidence.

- Debt management fundamentals — understanding types, interest, and payoff strategies
- Proven methods to reduce or eliminate debt, including the avalanche and snowball approaches
- How debt positively or negatively affects your credit score and overall financial health

**Due to the sensitve nature of the content in this workshop, we recommend holding it exclusively as a virtual event.*

Decoding Student Loans

A clear and comprehensive guide to understanding student loans, equipping employees with the knowledge to make informed decisions and manage their student loan journey with confidence — whether recently graduated or helping a family member navigate the process.

- Types of student loans and the key differences between them
- Repayment plans, consolidation, and refinancing options explained
- Types of forgiveness programs and how to determine if you qualify

BUILDING

Growing wealth, long-term planning, & financial strategy

Building Your Financial Future: How to Set Financial Goals that Work

Financial goals help employees make intentional progress with their money and get to where they want to be faster. This workshop combines motivation with a clear action framework so every attendee leaves with a real plan — not just inspiration.

- How to set a meaningful, achievable financial goal
- The SMART framework applied to personal finance goals
- The science behind why some people achieve their goals and others don't
- A step-by-step action plan to follow between now and your goal

Open House, Open Doors: Your Journey to Buying a Home

A comprehensive guide through the home-buying process — from search to closing. Buying a home doesn't have to be daunting. This session leads employees through the most important nuances of homeownership, the steps involved in purchasing, and the key financial decisions along the way.

- Step-by-step guidance through the full home-buying process
- Financing basics: mortgages, loan types, down payments, and budgeting for your new home
- Tips and strategies for making an offer, negotiating, and closing with confidence

BUILDING

Growing wealth, long-term planning, & financial strategy

Roadmap to the Perfect Ride: Smart Car Buying Tips

The ultimate guide to making informed and confident car-buying decisions. This session equips employees with the tools and strategies to drive away with the vehicle they want — without financial regret.

- How to research vehicles effectively before setting foot in a dealership
- Understanding financing options: loans, leases, and how interest rates affect your total cost
- How to negotiate like a pro and avoid common traps buyers fall into

Retirement Resources & Strategies

Empower employees to take ownership of their retirement journey. This session covers the key retirement vehicles, contribution strategies, and planning milestones needed for long-term financial security through an employer-sponsored retirement plan and beyond.

- Overview of employer-sponsored and individual retirement accounts
- Contribution strategies to maximize growth, including employer match optimization
- Social Security planning considerations
- Retirement income planning fundamentals — understanding how to make your savings last

BUILDING

Growing wealth, long-term planning, & financial strategy

Money Matters at Home: Conversations That Create Legacy

Money touches every stage of family life — from stretching tight budgets to teaching the next generation, navigating finances as a couple, and caring for aging parents. This workshop equips employees with practical strategies to handle these crucial conversations with clarity and care.

- Managing money under pressure — when there is not enough
- Couples and finances: should you combine accounts or keep them separate?
- Raising money-smart kids at every age
- Supporting aging parents financially while protecting your own financial plan
- Siblings and legacy: navigating shared financial responsibilities

Juggling Generations

Designed for employees simultaneously supporting children and aging parents while building their own financial future. An increasing number of people find themselves in the "sandwich generation" — this workshop offers strategies to balance competing financial priorities across generations without sacrificing long-term stability.

- Understanding the unique financial challenges of the sandwich generation
- How to prioritize your own financial goals while supporting family members
- Conversations to have with aging parents before a financial crisis hits
- Resources and tools to ease the financial caregiving burden

FREEDOM

Legacy planning, retirement optimization, & lasting impact

Achieving Financial Freedom

As you build strong financial habits and work toward the top of your financial journey, your focus naturally shifts to more complex questions and opportunities. This session presents strategic steps you can leverage with your extra savings to build wealth and lasting security.

- Tax-efficient savings methods and how to maximize them
- How to maximize your retirement account contributions
- What to know before exploring independent investing

Money in Motion: Mastering Investing Basics

Building wealth does not stop with saving — it starts with investing. This workshop introduces employees to the fundamentals of investing in a clear, jargon-free way, empowering them to make confident decisions about growing their money for the long term.

- Key investment vehicles: stocks, bonds, and mutual funds
- Understanding risk tolerance and time horizon
- The power of compound interest and why starting early makes such a difference

What's Next: Life After Work

Designed for employees approaching or entering retirement, this workshop addresses the practical, emotional, and financial aspects of transitioning out of the workforce with confidence.

- Envisioning your retirement and what your ideal lifestyle looks like
- Income planning: making your money last through your retirement years
- Healthcare, Medicare, and coverage transitions in retirement
- Staying engaged, purposeful, and fulfilled in retirement

FREEDOM

Legacy planning, retirement optimization, & lasting impact

Bridging the Gap: Social Security & Your Retirement Plan

Deciding when to claim your Social Security benefits is one of the most important financial decisions employees will make. This workshop provides an overview of Social Security, the various claiming options, and the key questions they can ask to determine the best strategy for their unique situation.

- How Social Security benefits are calculated and what each statement means
- When to claim: early, full retirement age, or delayed — and the tradeoffs of each
- Spousal, survivor, and divorce benefit strategies
- Coordinating Social Security with other retirement income sources

UNIVERSAL

Relevant at every financial stage

Money Milestones: A Journey Through Your Financial Life

Personal finance can feel intimidating, but building a strong financial foundation is possible at any stage of life. This workshop equips employees with the core knowledge needed to navigate financial decisions with confidence — wherever they are today.

- The importance of financial literacy and why it is a lifelong skill
- Keys to building a solid financial foundation from the ground up
- Personal finance basics applied to real-life situations and decisions

Understanding Your Money Personality

An employee's money personality reflects their attitudes, behaviors, and habits around finances. Understanding it unlocks the "why" behind their financial decisions — and creates a path to meaningful, lasting change.

- How behavior directly affects financial outcomes
- Deep dive into the most common money personality types
- Exploring your unique relationship with money
- How to transform your behaviors into positive, lasting financial habits

Elevating Money Mindset

An employee's beliefs about money shape their financial reality. This workshop helps employees uncover limiting money scripts and develop thought patterns that support lasting financial growth.

- Identifying and challenging limiting money beliefs
- Understanding scarcity vs. abundance mindset
- Reframing money narratives for long-term financial success
- Building daily habits that reinforce a positive and empowering money mindset

UNIVERSAL

Relevant at every financial stage

Tax Planning Essentials

This session reviews the basics of how our tax system works and how employees can make smarter decisions throughout the year to get the most from their tax situation.

- How to determine whether to itemize or take the standard deduction
- The difference between a tax deduction and a tax credit
- Tax-advantaged accounts and how to maximize them
- Year-round tax awareness strategies — not just tips for April

Financial Planning Essentials: Thinking Through the Whole Picture

No matter someone's age or income, everyone benefits from a comprehensive financial plan. This workshop leads employees through key financial planning concept to help them determine where to start.

- What financial planning is and why it matters at every life stage
- What types of insurance policies to consider and why
- How to best save for your life goals — short, medium, and long term
- How to know when you are financially ready to retire

Leaving a Legacy

Preparing for the inevitable can be a tough conversation, but it is one of the most important ones to have. This workshop helps employees think beyond their own financial life to create a meaningful legacy for their family and community, covering estate basics and legacy conversations.

- What legacy planning means and why it matters for everyone — not just the wealthy
- Family conversations about wealth transfer and end-of-life wishes
- Charitable giving and community impact strategies

UNIVERSAL

Relevant at every financial stage

Planning for Life's "What Ifs": Disability & Life Insurance

There are many types of insurance — and many Americans are either underinsured or unsure of what they actually have. This session walks employees through the key types of insurance that are crucial to securing a successful financial life, including Life, Liability, Disability, and Long-Term Care.

- What types of coverage you need — and what you may already have
- How much coverage is enough and how to evaluate your current policies
- When to reevaluate your coverage as your life changes

Unlimited Financial Coaching

FinPath offers unlimited confidential one-on-one financial coaching for all eligible employees — the most personalized, high-impact component of the program.

How It Works

Coaching sessions are available by video call or phone — scheduled in advance or on demand for registered users. Each session is:

- **100% confidential:** Any information shared with FinPath Coaches stays between the coach and the employee.
- **Unbiased:** FinPath coaches act as fiduciaries and do not work on commission. They have no financial incentive related to any individual's decisions.
- **Accessible:** Our coaches are available throughout the year. Employees can books sessions online, by phone, or by email. Spanish speakers are available.
- **Unlimited:** Employees can schedule as many sessions as they need, as often as they need them

How Coaches Can Help

FinPath coaches are licensed advisors and Certified Personal Finance Coaches with the experience to help employees navigate a broad range of financial situations, including:

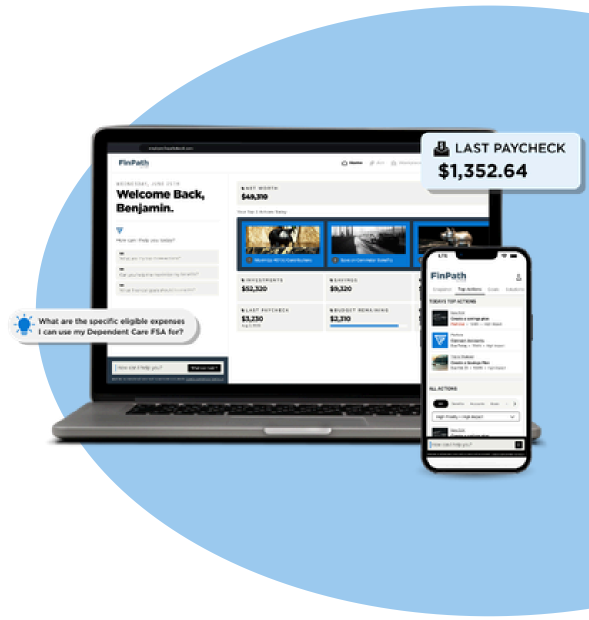
Paying Down Debt Build a personalized plan to tackle credit card debt, student loans, and more	**Managing Your Budget** Create a spending plan that actually works for your income and lifestyle
Improving Your Credit Understand your credit score and take steps to build or repair it	**Saving for Emergencies** Set a savings target and build a safety net step-by-step
Retirement & Investing Understand your retirement accounts and how to invest with confidence	**Goal Planning** Define clear financial goals and create an actionable roadmap to achieve them
Major Life Events Navigate marriage, buying a home, having a child, or approaching retirement	**Student Loans** Explore repayment plans, forgiveness program, and the best path forward

FinPath Digital Platform

The FinPath platform puts a full suite of financial wellness tools directly in employees' hands. The platform is designed to make financial wellness practical, personalized, and continuous — not something that only happens during a scheduled workshop.

Digital Money Assistant *(Powered by FinPath Intelligence)*
The FinPath Digital Money Assistant is an AI-powered financial guidance tool that gives employees instant, personalized answers to their financial and workplace benefits questions — 24 hours a day, 7 days a week.

- **Paycheck Analyzer:** Employees can see exactly where their money is going and identify areas to improve their budget, save more, or invest in accounts like retirement.
- **Benefits Guidance:** Navigate employer benefits with ease, making sure employees don't miss out on the great benefits from their employer.
- **Connect Accounts:** View checking, savings, retirement, and investment accounts all in one secure, convenient spot.
- **Personalized Insights:** Employees can identify and create actionable, scalable steps for real progress towards their goals.



FinPath University
This is FinPath's online library of financial education courses available for employees at every level of financial knowledge. Courses use real-life scenarios and plain language to break down complex topics, making financial education accessible to everyone.

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