

INTRODUCTION

# 2025 Financial Wellness Goal-Setting Guide

Financial stress isn't just an individual problem — it's a business problem, and companies are beginning to realize that financial wellness plays a direct role in employee engagement, retention, and overall workplace performance.

Yet, for many organizations, financial benefits still function in silos, leaving employees overwhelmed and unsure of how to leverage them effectively.



## RISING DEMAND FOR FINANCIAL WELLNESS

In 2025, the demand for comprehensive financial wellness programs is only growing. Employees want more than just access to a 401(k) — they need guidance, education, and personalized tools to navigate their financial lives.

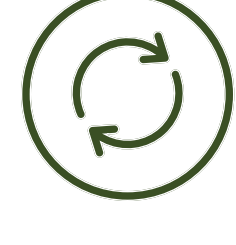
## THE ROLE OF HR IN FINANCIAL WELL-BEING

For HR leaders, the ask is pretty clear — offer financial wellness benefits that actually improve their employees' financial wellness.

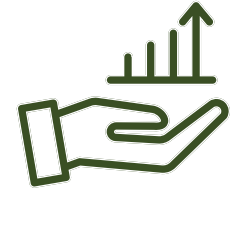
## A STRATEGIC APPROACH TO 2025 GOALS

This guide will walk you through setting tangible financial wellness goals for 2025, aligning them with business outcomes, and creating a strategy that improves both employee well-being and company performance.

## Why Financial Wellness Matters in 2025



70% of U.S. employees experience financial stress, leading to decreased productivity and higher turnover.



Financially secure employees are 2x more likely to be engaged at work and stay longer.



Organizations with strong financial wellness programs see a 40% increase in retention rates.



Companies implementing financial wellness programs report lower absenteeism, improved benefits utilization, and reduced healthcare costs.

STEP 1

## Assess Your Current Financial Wellness Strategy

Before setting new goals, evaluate your current program with this self-assessment checklist:

- 01. Are employees experiencing financial stress despite having access to benefits like HSAs, 401(k)s, or emergency savings programs?  Yes  No
- 02. Are you seeing an increasing number of employees taking out 401(k) loans, hardship withdrawals, or using Earned Wage Access (EWA)?  Yes  No
- 03. Do employees feel confident about their ability to retire on time?  Yes  No
- 04. Do employees understand their financial benefits, or are they struggling with financial stress and uncertainty about their options?  Yes  No
- 05. Are financial wellness resources accessible year-round, or only highlighted during open enrollment?  Yes  No
- 06. Have employees expressed financial stress impacting their productivity or well-being?  Yes  No
- 07. Do employees actively engage with financial wellness programs and resources offered by the company?  Yes  No
- 08. Has there been a rise in payday loan or high-interest credit usage among employees?  Yes  No
- 09. Are employees delaying retirement due to financial constraints, and how is this affecting workforce planning?  Yes  No

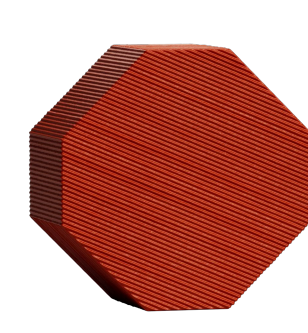
If you answered "no" to more than one of these, it's time to refine your financial wellness strategy.



STEP 2

## Define Clear Financial Wellness Goals

Set goals using the SMART framework (Specific, Measurable, Achievable, Relevant, and Time-bound)



**Before SMART Goal Adjustment:**  
"We want more employees using their 401(k) plans."



**After SMART Goal Adjustment:**  
"Increase 401(k) participation by 15% by Q4 2025 by launching an educational campaign and financial coaching sessions."

Goal	Why It Matters	How to Measure Success
Increase 401(k) participation by 15%	Helps employees build long-term wealth	Compare enrollment rates year-over-year
Boost HSA/FSA utilization by 20%	Maximizes tax-advantaged healthcare savings	Monitor claims and contributions
Reduce 401(k) loans by 10%	Prevents employees from dipping into retirement	Track loan frequency and repayment trends
Reduce absenteeism by 10%	Employees with less financial stress are healthier	Compare year-over-year absentee data
Increase employee satisfaction by 15%	Higher satisfaction improves engagement and retention	Measure through employee pulse surveys
Reduce voluntary attrition by 10%	Financially stable employees are less likely to leave	Track voluntary turnover rates
Lower overall healthcare costs by 5%	Financially stable employees use healthcare more efficiently	Compare claims and medical spending year-over-year
Reduce the percentage of employees delaying retirement	Delayed retirement increases costs for employers	Monitor workforce age trends and retirement rates

STEP 3

## Implementing Financial Wellness Programs

Best Practices for Implementing Financial Wellness Programs

01. STEP

### LAUNCH FINANCIAL EDUCATION INITIATIVES

Host quarterly webinars on budgeting, retirement planning, and debt management.  
Create an on-demand learning hub for employees to access personalized financial planning resources.

02. STEP

### OPTIMIZE BENEFITS COMMUNICATION

Simplify financial benefits messaging through clear, concise materials.  
Use multiple communication channels (emails, Slack, in-person HR sessions) to ensure employees engage with benefits.

03. STEP

### LEVERAGE WELLNESS DOLLARS TO FUND FINANCIAL PLANNING

Many carriers provide wellness dollars that can be used to fund financial coaching and planning tools.  
Work with benefits providers to secure funding and expand access to financial wellness programs.

04. STEP

### INCENTIVIZE EMPLOYEE PARTICIPATION

Offer rewards or gamified challenges for employees who complete financial literacy courses.  
Recognize participation in company newsletters, town halls, or through monetary incentives like HSA contributions.

05. STEP

### MEASURE & ADJUST BASED ON DATA

Review progress quarterly and adjust strategies as needed.  
Use HR analytics to track long-term program impact on retention, benefits utilization, and productivity.

Common Pitfalls to Avoid:

### OVERCOMPLICATING BENEFIT COMMUNICATION

Keep it simple, digestible, and actionable.

### LAUNCHING A PROGRAM WITHOUT LEADERSHIP BUY-IN

Executive endorsement increases employee trust and participation.

### NOT TRACKING SUCCESS METRICS

If you don't measure impact, it's harder to justify continued investment.

STEP 4

## Track and Adjust Your Plan



Monitor key financial wellness metrics like participation rates, benefits usage, and employee feedback.



Survey employees every 6 months to assess financial stress levels and gauge program effectiveness.



Adjust strategy as needed based on engagement trends, workforce needs, and new financial wellness tools.

NEXT STEPS

## Put Your 2025 Financial Wellness Plan into Action

Looking for tools to measure impact?

- Meet with us to discuss **the ROI of financial wellness** for your organization.

[BOOK TIME](#)

- Register for our upcoming webinar: **Top Financial Wellness Trends for 2025** to learn from industry experts.

[REGISTER](#)

- Ready to take action? [Contact us](#) to explore tailored financial wellness solutions for your workforce.

