

# DO YOU KNOW THE COST OF FINANCIAL STRESS IN YOUR WORKPLACE?



Costs American businesses an astounding **\$300 billion** a year.



Stresses **HR departments** trying to deal with excessive levels of financial stress.



**80% of employees** admit they handle personal financial issues on company time.



Increases **worker's compensation premiums** due to workplace accidents.



Over **150 hours** per year per employee are lost.



Increases **medical insurance premiums** due to increased illness associated with financial stress.



Costs business owners **\$7,000 per year per in employee** in lost productivity.

## Exposing the Problem



**Jane is trying to get a mortgage**, but her credit score is too low. She's spending hours trying to figure out what she can do, talking to mortgage brokers, and googling ways to raise her credit score (without actually finding out what her unique situation needs).



**Sarah has \$100,000 in student loans** and she defaulted on them because she couldn't figure out repayment options. Her wages are on the verge of garnishment and she's looking for a new or second job on company time.



**Joe took out another 401(k) loan** to try and make ends meet. He is now considering payday loans and is having problems sleeping at night. He just had an accident at work due to exhaustion.



**David just received word from HR that they received a wage garnishment** for a collection account. David is panicking and embarrassed about the situation. He's now spending a lot of time at work searching on the internet and calling lawyers to try and get help, but still has no idea what to do when payday comes and 25% of his check is garnished.

Quotes and paraphrases from Financial Stress: A Workplace Epidemic, benefits magazine, August 2014, Dr. Ann D. Clark

## THE SOLUTION:

### **EMPLOYEES ARE ASSETS, OFFERED EXCLUSIVELY BY JEN LEE LAW**

The Program's objective is to provide the employee with a tailor-made plan that contains both practical and legal strategies. The Program is not a financial training course, financial investment planning exercise, or financial coaching. Using private and confidential strategy sessions, the Program provides individualized financial and legal advice that deals directly with the employee's real-time problems and goals. The Program focuses not only on the solutions, but also on the sense of urgency that the solutions (and the employee) require and desire. In addition, the Program provides training for human resources and managers to effectively implement the program without getting involved with the individual employee's financial situation.

#### **Program Goals:**

- Increase individual and workforce morale.
- Increase productivity.
- Minimize production errors and accidents.
- Reduce turnover.
- Reduce absenteeism.
- Decrease insurance premium rates.
- Increase employee loyalty and commitment.

**The Employees Are Assets Program is designed to be a genuine part of your company's core values. Both the employer and employee achieve financial success through this innovative program.**

**Contact us today at 925-586-6738 or [jen@jenleelaw.com](mailto:jen@jenleelaw.com) to learn more about the Employees Are Assets Program.**

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