

Begin

Your financial wellbeing
is our priority



Bank of
Ireland

What is financial wellbeing?



Financial wellbeing is about ...

empowering you with the knowledge and skills to make the most of your finances so that you:

- ✓ Are in control of your everyday spending
- ✓ Have a plan for the future
- ✓ Have the resilience to withstand the financial impact of a large unexpected expense or a major life event.

Why is it important to bring financial wellbeing to your employees?

Wellbeing programmes often focus solely on physical and mental wellbeing but what about your employees' financial wellbeing? If your employees are suffering from financial stress it could impact on your business.



In a number of recent surveys² financial stress was identified as the **number one** stress affecting employees.

Employees with money worries are more likely to have sleepless nights, not finish their daily tasks and to have troubled relationships with colleagues.

They are also more likely to be looking for a new job.

A recent survey from the CCPC² found that one in eight respondents could only cover their living costs for a month or less. As an employer you can offer free practical information while helping your employees to increase their financial literacy and improve their resilience. This will help them to manage financial shocks and build a better financial future.

Our free Bank of Ireland Financial Wellbeing Literacy offering is designed to assist your employees to make informed financial decisions by giving them an understanding of key financial topics and concepts.

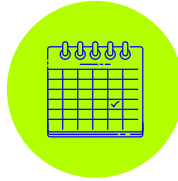
¹Source: Close Brothers Financial Wellbeing Index 2019 / PwC 2019 Financial Wellness Survey / WTW 2017/2018 Global Benefits Attitudes Survey, United Kingdom.

²Source: CCPC - Financial Wellbeing in Ireland: Financial Literacy and inclusion in 2023. 6 July 2023

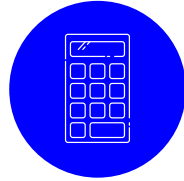
Here are the areas we can help with



Family protection



Retirement planning



Budgeting



Savings & investments



Mortgages & Debt

How we can deliver the initiative to your employees

Bank of Ireland's Financial Wellbeing Literacy offering can support your employees or members by providing educational financial seminars online or onsite.



Our literacy offering is module based and can be tailored to suit your employees or members. It can fit seamlessly into an existing wellbeing programme or stand alone.

Financial Wellbeing Literacy Topics

- ▶ **Financial Wellbeing Overview**
- ▶ **Spending Plan**
- ▶ **Saving Success**
- ▶ **Borrowing Better**
- ▶ **Pension Basics**
- ▶ **Fraud Awareness**
- ▶ **Coping with the Cost of Living**
- ▶ **Home Buying Journey**
- ▶ **Environmentally Fit Finances**

These are bite size talks which take between 30 and 40 minutes.

Testimonials

A lot of the material covered is something people I know would have in their mind already, but the webinar gives reassurance that is the right thing to do.

Employees gave great feedback and appreciated the practical and down-to-earth nature of the advice. From an employer point of view, it was nice to be able to provide interesting content that benefits the team and can be conducted during working hours.

Jane Brady
Brady Insurance, Carrick-On-Shannon

It was excellent, reminded me of what I should do and change, great presenting informative and clear.

After working for years for employers, when I started up my own business the one thing I always knew is that I'd ensure my staff were content and that I would always look for ways to improve their happiness in the work place. Something myself and the staff took away from these talks was how important financial wellbeing is for your future and coincides a lot with your mental health and reducing your future stresses.

Cormac Byrne
Bluezone Fitness, Wexford

Supports and contacts

The online financial wellbeing centre

Equipping people with the tools, skills and confidence to manage their daily finances allows them to meet long-term financial goals and plan for a better future.

Our online centre offers people a hub where they can measure their current financial health. It also provides tips, topics, techniques and content to enable them to improve their financial wellbeing and thrive.



Visit bankofireland.com/financialwellbeing to find out more.

Contact us

Make an enquiry or book a financial wellbeing literacy seminar by emailing

financialwellbeing@boi.com



Bank of Ireland is regulated by the Central Bank of Ireland