

# Learn money skills

Provide access to best-practice financial education, tailored to each employees based on their reported financial wellbeing scores.

*"I love Learn. It's simple, easy on the eye and gives me the tips I need. It's great that I can just read the title and see if it interests me."*

## Impact for you

- Improve employee wellbeing: Increased overall wellbeing with 77% feeling less stressed
- Decrease absenteeism: Improved financial wellbeing can mean a 14% reduction in absences
- Assess benefits: Anonymised financial fitness reports to help you to analyse whether your benefits offering suits your people.

## Impact for your people

- 1 in 3 have checked their financial fitness score
- 67% engage with money guidance each month
- Insights most engaged with are in the 'Spending less than you earn' category



*"I recently got my financial fitness score. What I found really good was the Insights for you section you get afterwards. You get the chance to learn about how to increase your financial fitness, which was really valuable to me."*



## Boost awareness of behavioural barriers

Money habits are the strongest correlates with financial wellbeing, and Learn breaks down common behavioural barriers, with actionable steps to overcome them.



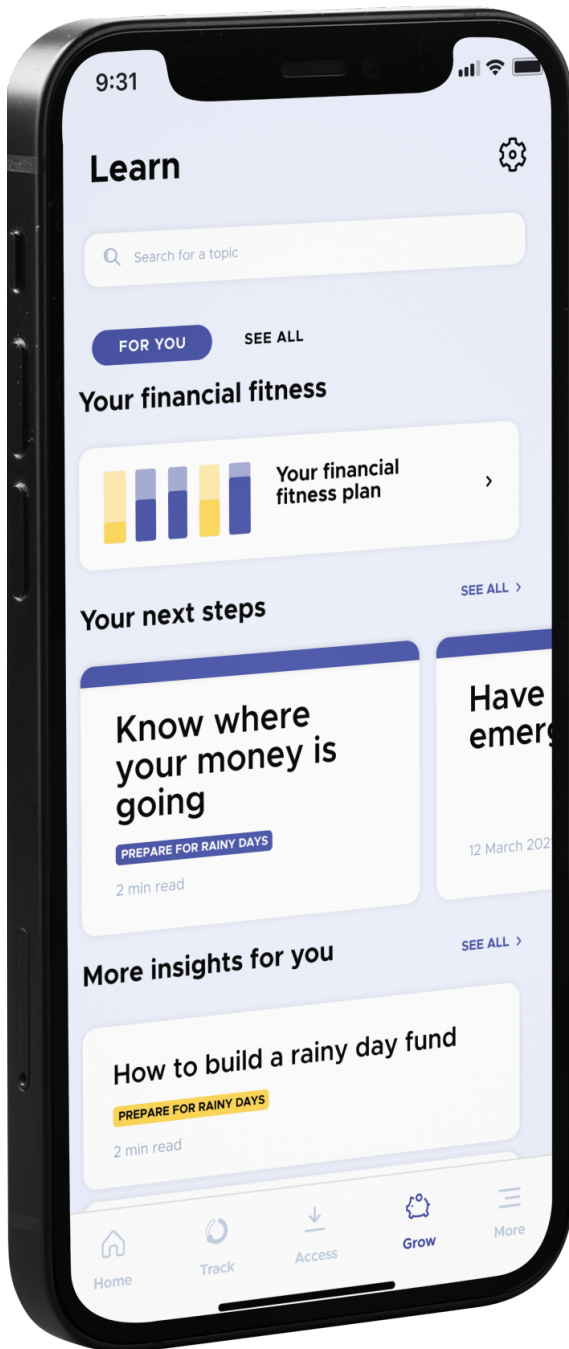
## Accessible to all, no matter their situation

Best-practice financial education is short, simple and easy to understand. Learn is written in plain English to a reading level of grade eight, meaning no one should be held back from mastering money basics.



## Relevant to all, no matter where they're at

Personalisation is the reason why 67% of app users engage with our insights every day. We use the 5-question CBA-MI scales to give your people tailored financial guidance, based on their financial fitness scores.



An interactive quiz lets employees understand their financial fitness levels and get a personalised action plan based on their score.

Personalised insights across the five categories of financial fitness, prioritised based on scores.

Employees can explore insights across topics including spending less, saving for the future, managing debt and staying on top of money.

Simple, actionable insights written in plain English and can be read in less than a minute.

*"Giving people tips about money is important because it's hard for everyone to efficiently and sensibly manage money. I think it's a great section of the app. I've definitely got some tips from it and see how it benefits people."*