

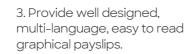


Workforce Financial Wellbeing Employer Checklist



1. Pay fair, pay at least the Real Living Wage and at least minimum income standard for full-time roles.







4. Signpost or make available relevant financial education & quidance.



7. Provide a Money Planning Tool (to help employees plan to spend less than they earn).



6. Enable / promote importance of saving money and provide facility to do so (accounts & autotransfer from pay).



5. Enable / promote importance of having an Emergency Fund and provide facility to do so (accounts, & auto-transfer from pay).



8. Facilitate separation of pay for different budgets.



 Provide Visa Debit Card and Spend Management Tool.



10. Wage Advances for emergencies and weekly work-related expenses.





13. Operate a Payroll Giving Scheme - because making tax free donations feels good.



12. Access to quality Debt advice / support via StepChange Debt Charity.



14. Helpful Employee Support Team for phone and WhatsApp communication related to all the above topics.



15. Measure Financial Wellbeing in the organisation and listen to employees.

For more information on how to implement these steps in your company please get in touch hello@paycaptain.com