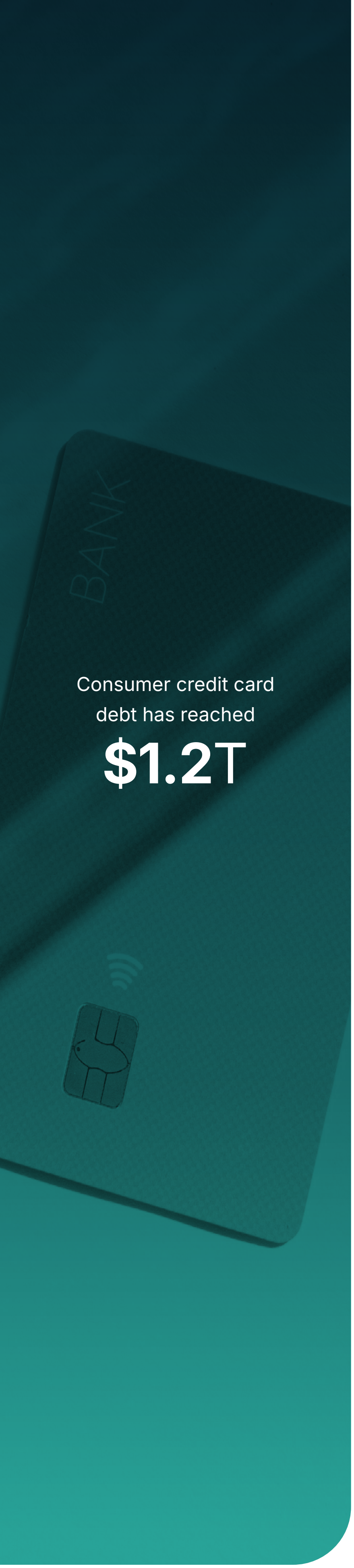
CASE STUDY

# Financial Wellbeing *for* Frontline Workers

How LearnLux supports frontline workforces with trusted financial wellbeing




# Financial pressures impact frontline workers *today*

**They ring up orders, run production lines, care for patients, raise buildings, and keep planes in the air and trucks on the road.** Frontline employees do the work companies and communities depend on. They're also the most financially stressed and the least supported.

A few macro trends explain this stress. Household costs have climbed faster than wages in many markets around the world, and hourly pay leaves less room to catch up. Consumer credit card debt has reached roughly $1.2 trillion, the highest level on record.

Living paycheck to paycheck is not just a lower-income trend. Recent data shows 48% of people earning $100,000 and 36% of people earning $200,000 or more report this pattern. Cash flow alone cannot solve these stressors. Financial behavior and access to trusted guidance are what can make a lasting positive impact.

## Four pressures stack on top of those macro trends for frontline populations:

1

**Retirement plans used as emergency savings.** When there is no available cash to fall back on, the 401(k) becomes the rainy day fund. In a recent panel discussion at The Conference Board, leaders with frontline workforces shared what they are seeing. “Some of our large plants had almost half of employees tapping into their 401(k) for loans and hardships. So we were clearly seeing a need,” says Kathryn Rider, AVP of Benefits and Wellbeing, The Campbell’s Company.

2

**Health and safety impacts.** Financial pressure also refuses to stay in the finance column. Benefits leaders across multiple industries call out that connection. “Someone is not going to manage their diabetes if they are financially insecure. So if they’re living paycheck to Monday, they’re not prioritizing their health because their basic needs are not met,” continued Rider.

3

**Physical safety is also at risk.** Theresa Cappel, HR Director, Messer Construction Co., says, “We believe that financial wellness is a key aspect of overall wellbeing. If employees are distracted by things like financial stress, that’s a recipe for getting injured on the job.” In a recent conversation with PLANSPONSOR, Nick Apanius, Senior Vice President at Messer Construction Co., expanded on this point. “We have a very mobile workforce,” he says. “Just like we protect the physical safety of every employee, we are equally committed to supporting their financial security.”

4

**No trusted expert to call.** Frontline workers typically have no trusted financial expert they can turn to for help and cannot afford to hire one on their own. They have goals, and no structured plan for reaching them. This gap is the one that benefits teams are best positioned to close.

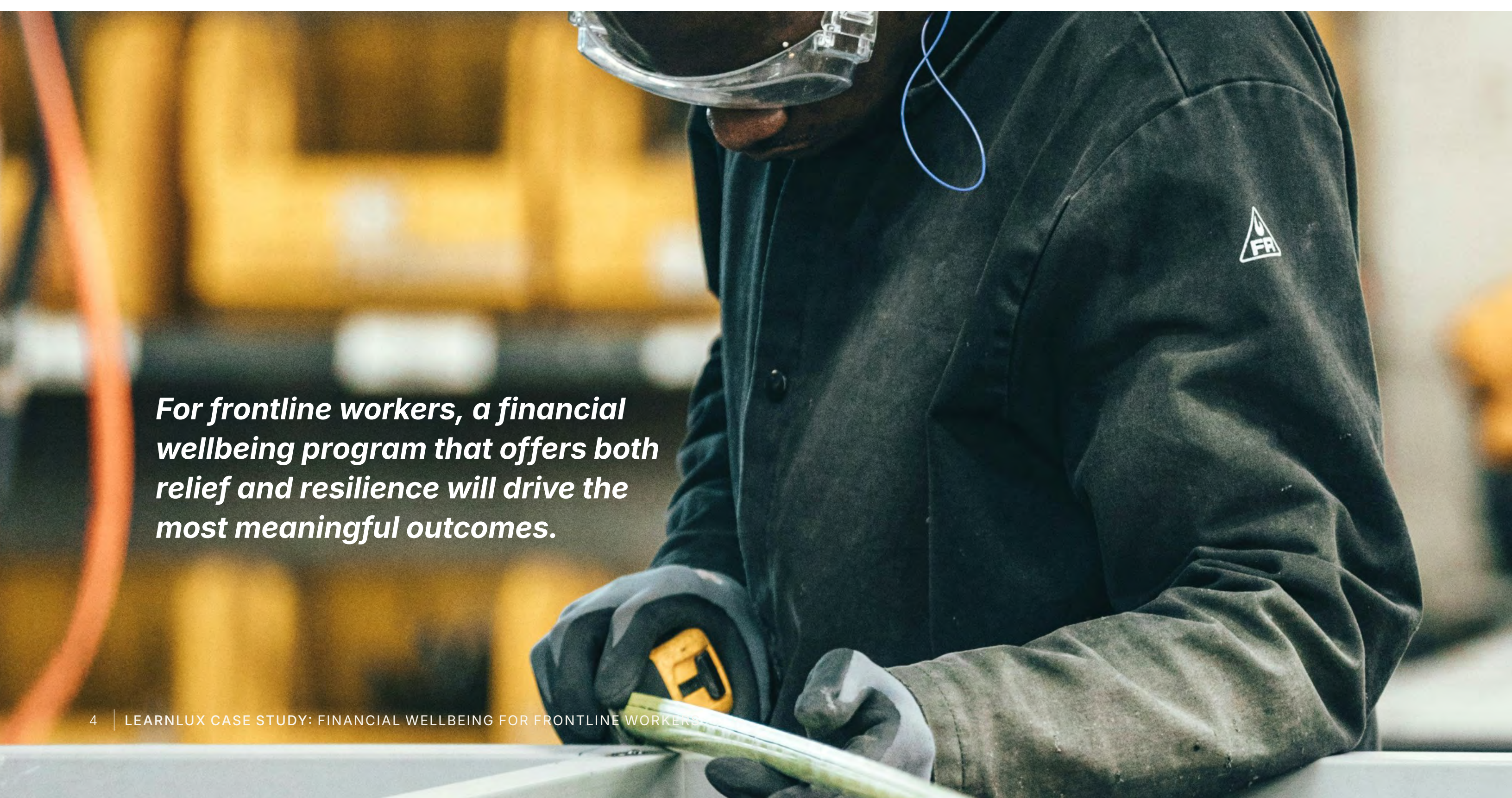
**Read the Article - Reaching a ‘Mobile’ Workforce**: *LearnLux and Messer Construction Co. partnered to cultivate financial wellness for frontline and dispersed workers.*

# Caring for frontline workers' *holistic* financial health

**It is easy to assume that financial wellbeing for frontline workers should be a crisis-response solution.** LearnLux member journeys say otherwise. Frontline members show up with the same ambitions as their corporate counterparts. What they lack is a plan, and someone credentialed to check their thinking.

### Frontline workers' top goals can group into a few themes:

- Getting out from under debt and staying out: credit cards, medical debt, auto loans.
- Building the first real emergency savings, often the difference between tapping into their 401(k) vs letting it grow.
- Buying a first home, which is intimidating and overwhelming for anyone doing it the first time.
- Paying for a child's education without derailing their own retirement.
- Understanding the benefits they already have: a pension nobody has explained, an HSA with confusing terms, a 401(k) where they're leaving the match on the table.
- Retiring on their own timeline rather than whenever the numbers force the issue.



***For frontline workers, a financial wellbeing program that offers both relief and resilience will drive the most meaningful outcomes.***

# Financial wellbeing *designed* for deskless workers

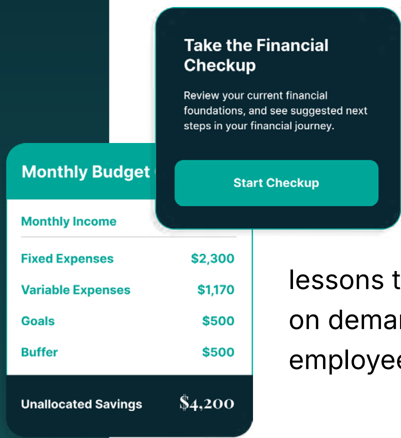
**Most benefits communication assumes a laptop, a work email address, and calm moments during business hours to engage with a benefit program.** Frontline workforces have none of those reliably.

LearnLux is purpose-built for this population. In the program's earliest years, a lot of LearnLux client workforces were frontline: manufacturing, distribution, and retail. The program now supports every industry on an extensive global scale, yet this design principle has not changed.

> *There's so much that goes into building a program to create access and break down barriers along the way to make sure people feel comfortable talking about money for the first time.*
>
> **REBECCA LIEBMAN, CEO AND CO-FOUNDER AT LEARNLUX**

"When we visit New Balance manufacturing locations, we're not using the phrase 'financial wellness'," says Rebecca Liebman, CEO and Co-Founder at LearnLux. "We're helping people understand debt, understand money. It's breaking down every barrier possible, making sure that people can use the technology at any level, no matter where they're starting from. Never shaming people, but always getting them to the next best step."

**Watch the Video:** How are benefits experts reaching their deskless workforces?




## Digital tools that never clock out

**Every LearnLux member gets a personalized experience with best-in-class money management tools they can use anytime, day or night.** Members take a financial Checkup, build a budget, and work through lessons that adapt to their situation. Webinars and 30-Day Challenges run live and on demand, so overnight staff get the same content through replays that day-shift employees get in the conference room.


## 1:1 Guidance from Certified Financial Planner® professionals

**Digital tools open the door, and human guidance is what moves someone from reading about debt payoff to taking action.** Every LearnLux member gets unlimited 1:1 access to a Certified Financial Planner® professional or in-country financial professional by video, phone, email, or chat. “A real differentiator for me when we were selecting LearnLux was the wide hours for the planners. They're available until 11 at night, and they have Saturday hours, too,” says Kathryn Rider, Campbell's. “Our plants are running 24/7, so being able to serve up a benefit that will meet people where they are, just really, really important.”

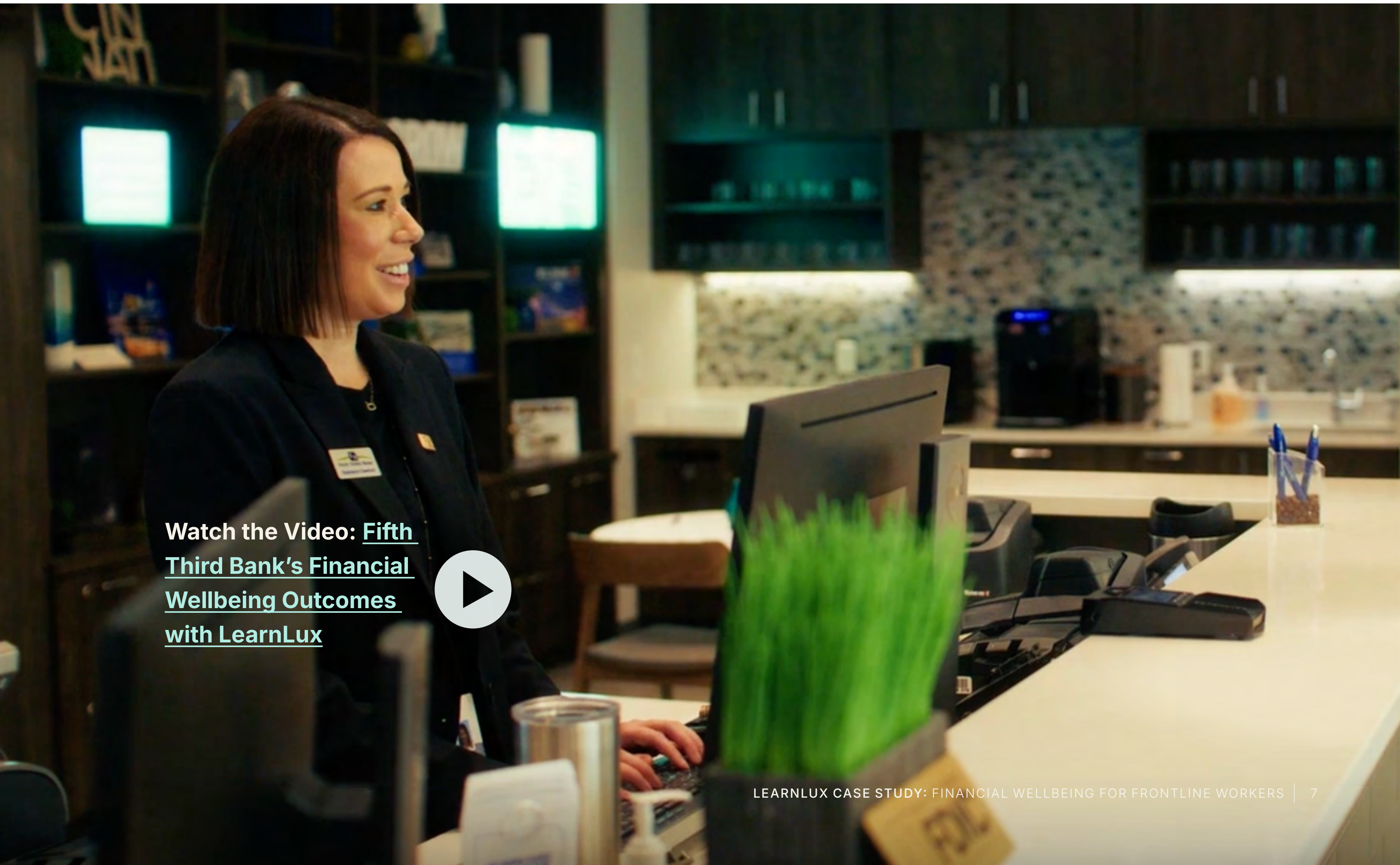
The other half of the trust equation is who the planner works for. LearnLux planners are in-house and held to a fiduciary standard. They provide guidance in the member's best interest. They earn no commissions and sell no products. Frontline workers are the population most often approached by commissioned salespeople, so this distinction is essential for them.

The biggest barriers are not only about cost. Shame and silence around money are the default in a lot of households, and plenty of employees do not know professional guidance is something within reach. Language and accessibility do the work of getting past it. “They might have been told their entire life that they would never have professional access to a financial planner. We set out to change that,” says Rebecca Liebman, LearnLux.

# How does LearnLux *drive* engagement with frontline workers?

**Retail branches, banking centers, back-office operations, field sales.** One workforce, four very different engagement strategies. Fifth Third Bank is just one example of a company that found a financial wellbeing program that reaches them all.

“We have about 20,000 people. We have people who work in retail, we  people in our banking centers. We have people in operations who work primarily behind the scenes, and then we have salespeople out working directly with customers. My favorite thing about the LearnLux platform is that all employees can use it,” says Maureen Balent, SVP Director of Benefits at Fifth Third Bank. “We know that 72% of people have engaged in the platform some way or another. That’s well above where we were before. So we’re thrilled with that,” she adds.



**Watch the Video:** **Fifth Third Bank’s Financial Wellbeing Outcomes with LearnLux**

## Case study

# Large academic health system *cares* for their frontline caregivers

**A leading academic health system with more than 16,000 benefits-eligible employees is one of the largest private employers in its state.** Its workforce runs from physicians and researchers to nurses, technicians, facilities, and food service staff, spread across hospital campuses, community clinics, and specialty sites on day, evening, overnight, and rotating shifts.

The Total Rewards team replaced a narrow incumbent advisory relationship that only served a slice of the population. They wanted engagement across every income level and shift, a true fiduciary model built on Certified Financial Planner® professionals instead of a call center or commissioned products, help demystifying a fragmented 403(b) landscape with multiple recordkeepers, and a front door back into benefits the health system already offers.

## Early success signals from the launch:

- **Reach beyond the usual hand-raisers.** Planner sessions and webinar attendance are coming from frontline clinical staff, non-clinical operations, research, and executive leadership. The Total Rewards team called this out as evidence the holistic coaching goal is working in practice.
- **Breadth of planning topics.** Conversations cover student loan strategy, emergency fund building, mortgage decisions, equity compensation, retirement drawdown, and estate planning.
- **Webinars that convert.** Launch-week sessions drew strong attendance across shifts and sites, with replays used by overnight staff. Every session ends with a clear, no-pressure path to speak 1:1 with a planner.
- **A benefits front door.** Planners routinely route employees back into the health system's retirement plan, HSA, EAP, tuition assistance, and medical plan resources.
- **A transition that felt like an upgrade.** LearnLux walked incumbent members into the new program with clear communication and continuity of planning relationships.

> *"Our people take care of everyone else. We wanted a financial wellbeing benefit that actually takes care of them, from the nurse on a night shift to the physician planning the next decade, and gives every single one of them access to the same caliber of CFP® guidance. That's what LearnLux delivers.*
>
> **HEALTH SYSTEM SVP, TOTAL REWARDS**

Member stories

# Outcomes from the *frontline*

### An hourly worker deciding how to pay for her son's college

**A married hourly employee** needed to make a quick decision between a $22,000 Parent PLUS loan and co-signing a loan through her credit union. She heard someone ask a student loan question during an on-demand LearnLux webinar on Building Credit, set up her account immediately, took the Checkup, and booked a call. Her planner walked through interest rates and options, explained that a private loan in her son's name could help him take ownership of it, noted she could borrow differently next year or refinance later, and re-framed the priority: fund her own retirement before borrowing for her son. She left with quotes to gather and a fall call booked to meet her planner with her husband, too.

### A hospital employee planning ahead

**A single man in his 20s** earning $35,000 came in already in decent financial shape, wanting to plan for a car, a house, and retirement. He worked through the Checkup, a budget, and 16 lessons before his planner call, then kept going with two webinars and a 30-Day Challenge. Guidance covered opening an IRA, keeping his existing credit card open while paying it off monthly, and moving additional savings into an investment account. Proof that frontline programs are not only for people in crisis.

### A factory worker building stability

**A married woman in her 30s** with kids, earning $45,000, came in with high debt and low savings. She took the Checkup, built a budget in the tool, worked through a lesson on Roth versus traditional 401(k)s, had a planner call, and kept coming back through a webinar, a 30-Day Challenge, and two Financial Wellbeing Friday events. Her planner's guidance centered on two moves with real leverage: set up an emergency savings, and pay off the smallest debt first to gain momentum.

**These three frontline stories have a similar pattern.** The digital program creates an accessible opening, the planner call turns it into action, and the member leaves with a concrete next step and the confidence to take it.

For frontline workforces, the member feedback received has been overwhelmingly positive. "It's very rare as the head of benefits that I get a call, and someone's like, 'Wow, thank you.' In the few months that we've been live with LearnLux, I have gotten a flood of really positive feedback from our employees, both hourly and salaried," says Kathryn Rider, The Campbell's Company.

# Why financial wellbeing *works* for frontline workers

- **1:1 guidance from Certified Financial Planner® professionals paired with best-in-class money management tools.** Education opens the door. Guidance drives action.
- **A fiduciary model.** In-house planners giving guidance in the member's best interest, with no commissions and no products to sell.
- **Access built around real schedules.** Night and weekend planner hours, self-serve tools members reach on their own time, webinars on demand for overnight staff.
- **One program for the whole workforce**, from an employee starting an emergency fund to an executive planning equity and estate.
- **The front door to the full benefits ecosystem**, pulling employees back into the HSA, the retirement plan, the EAP, and tuition assistance.
- **Global by design**, with guidance tailored to each country's financial systems and cultural nuances.

> *Financial coaching can really impact a broad spectrum of employees, from your frontline workers up to the executive leadership.*
>
> **GREGORY DOANE, SENIOR DIRECTOR, WTW**

# See it for your workforce

**Request a demo**
https://learnlux.com/request-a-demo

**Workplace Financial Wellbeing Report**
https://learnlux.com/resources/learnlux-report-financial-wellbeing-in-the-workplace

**LearnLux member stories**
https://learnlux.com/learnlux-member-stories

**Our program**
https://learnlux.com/our-program

# About LearnLux

LearnLux is the leading provider of workplace financial wellbeing that blends fiduciary digital planning with access to one-on-one guidance from Certified Financial Planner® professionals. LearnLux's award-winning program equips employees with a financial plan to guide them through decision points like budgeting, paying down debt, electing benefits, understanding equity compensation, starting a family, buying a home, saving for retirement, and more.

Advanced reporting keeps our partners in the know, and drives results like reduction in financial stress, increased productivity, reduced employee turnover, greater use of pretax products, on-time retirement, and healthcare savings. LearnLux members feel great about their money, allowing their work and wellbeing to thrive.

**Interactive Education | Digital Tools | Expert Guidance**