2026

REPORT

Financial Wellbeing *in the* Workplace

LEARNLUX

Client Validated

A Letter from Our Team

Welcome to the fifth edition of the LearnLux Workplace Financial Wellbeing Report. What started as a mission for better access to financial guidance has now grown into a global solution supporting 2.5 million+ employees and their families.

In the past 12 months, employees around the world turned to LearnLux at the moments that matter most. Benefits questions garnered helpful guidance during open enrollment, interactive budgets provided cash-flow clarity (many for the first time), and debt pay-down plans helped employees of all income levels take control of their financial futures.

This year's report is strengthened by data review and validation from leaders seeing these realities firsthand. For the first time, insights from the report were reviewed by members of the LearnLux Client Advisory Board. These benefits experts consistently reinforced the same message: these findings resonate with how LearnLux delivers value, and the data drives action.

That validation matters because it reflects real outcomes employees and employers are seeing in their unique workforces.

Employees tell us they feel more confident, more informed, and more supported. In fact, 80% of employees report a more positive view of their employer because LearnLux is offered as a benefit, reinforcing what clients consistently share with us: when employers invest in financial wellbeing, employees feel cared for.

Thank you for being part of this journey. As LearnLux enters our second decade in business, we remain focused on helping organizations support financial wellbeing across every income level, life stage, and financial opportunity. Together, we can continue building a future where financial confidence is a foundational pillar of employee health and organizational success.

The LearnLux Team

Client Validated

Client Validation Process

Meaningful insights emerge when data is validated by real-world perspectives. For the 2026 LearnLux Workplace Financial Wellbeing Report, we partnered with our Client Advisory Board to ensure the insights reflect workforce realities, align with what HR and benefits leaders are prioritizing, and resonate in executive decision-making. Their review confirms that the findings are not only credible, but practical and relevant for informing strategies in 2026. We are grateful to the LearnLux Client Advisory Board members for sharing their time, perspective, and trust to help strengthen this report.

About this Report

LearnLux is the leading US and global workplace financial wellbeing provider that blends digital planning with access to one-on-one fiduciary guidance from Certified Financial Planner® professionals. The LearnLux platform equips employees with a financial plan to guide them through key decision points across all life events no matter where they are located.

Report Methodology

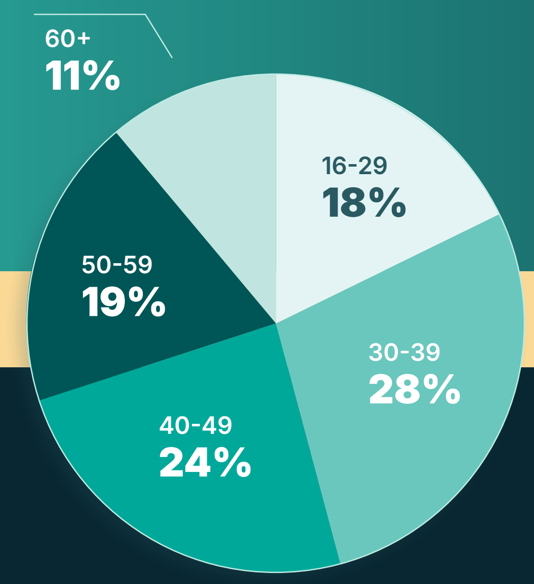
The LearnLux Employee Financial Wellbeing Report is the result of a year's worth of data and insights from a diverse sample of 27,000 US and global program participants, representing a wide range of income levels, job roles, locations, and industries. To determine the financial trends featured in this report, our experts analyzed thousands of aggregated, anonymized data points collected from October 2024 to October 2025 through the LearnLux financial wellbeing platform.

This year's analysis covers seven key categories:

- Engagement
- Financial Stress
- Employee Goals
- Financial Checkup
- Certified Financial Planner® Professional Insights
- Measurable Financial Health Outcomes
- LearnLux Member Stories

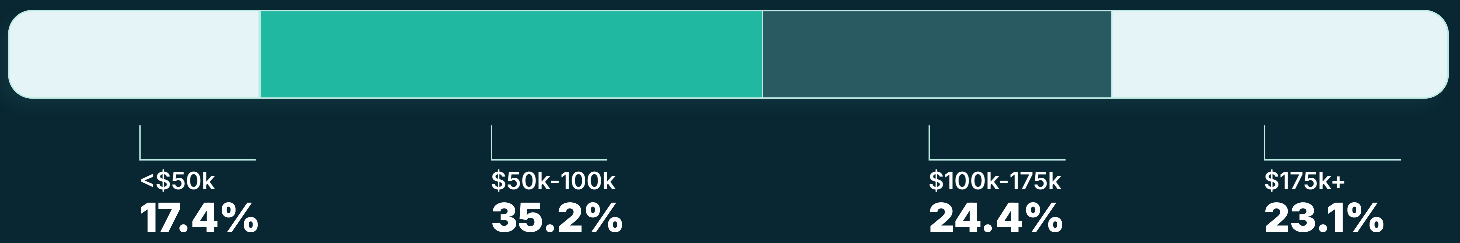
While this report showcases select findings, LearnLux employer partners benefit from access to deeper, comprehensive views of workforce financial health insights.

Financial Wellbeing Programs Appeal to All Ages & Income Brackets



PROGRAM PARTICIPATION BY AGE

PROGRAM PARTICIPATION BY INCOME

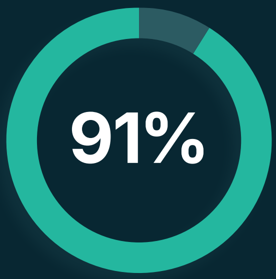


53% of program participants earn *more than* $99,000

47% of program participants earn *less than* $99,000

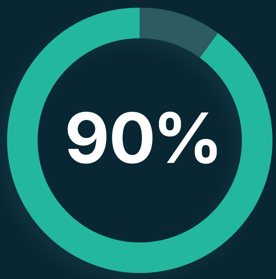
Real Outcomes for Today's Workforce

PRODUCTIVITY BOOST



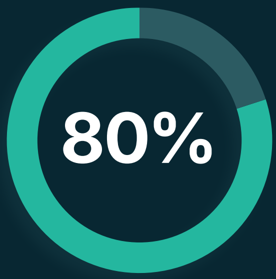
91% of employees say they can focus more at work when they are not stressed about their finances.

EXPECTED OFFERING



90% of employees agree financial wellbeing programs should be a standard part of all employee benefits packages.

POSITIVE SENTIMENT



80% of employees say that they have a more positive view of their employer because they have access to LearnLux.

FROM LEARNING TO ACTION

73%

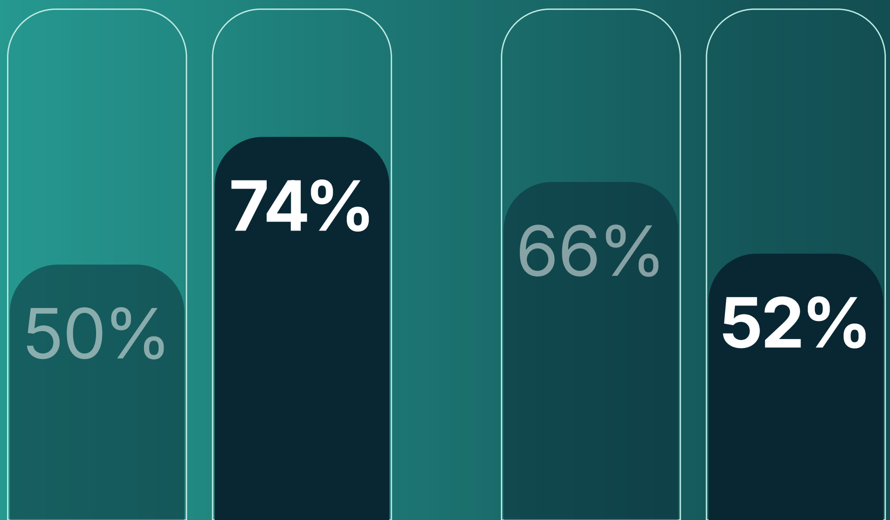
of LearnLux members say our tools have guided their financial journey.

Segment Study: Members Outcomes

To understand how outcomes show up in a high-stakes, benefits-rich environment, we analyzed a large population of members at an enterprise financial services employer. Over the measurement period, members showed meaningful improvements in stress and confidence.

Financial confidence increased from 50% to 74%.

Financial stress fell from 66% to 52%.



Measurable Financial Wellbeing Outcomes

Employers see significant ROI, employees achieve measurable financial health outcomes.

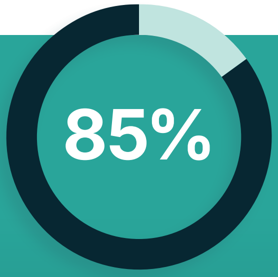
Outcomes for *Employers*

RETENTION

79%

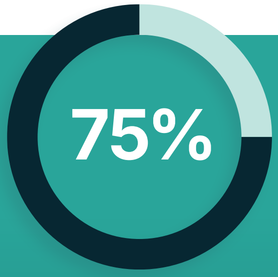
of employees say they are more likely to stay with their current employer because they offer LearnLux as a benefit.

PRODUCTIVITY



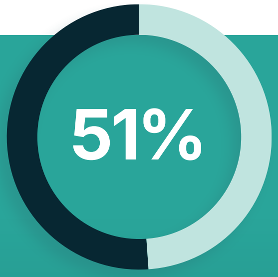
85% of financially healthy employees are more productive at work.

EMPLOYER SATISFACTION

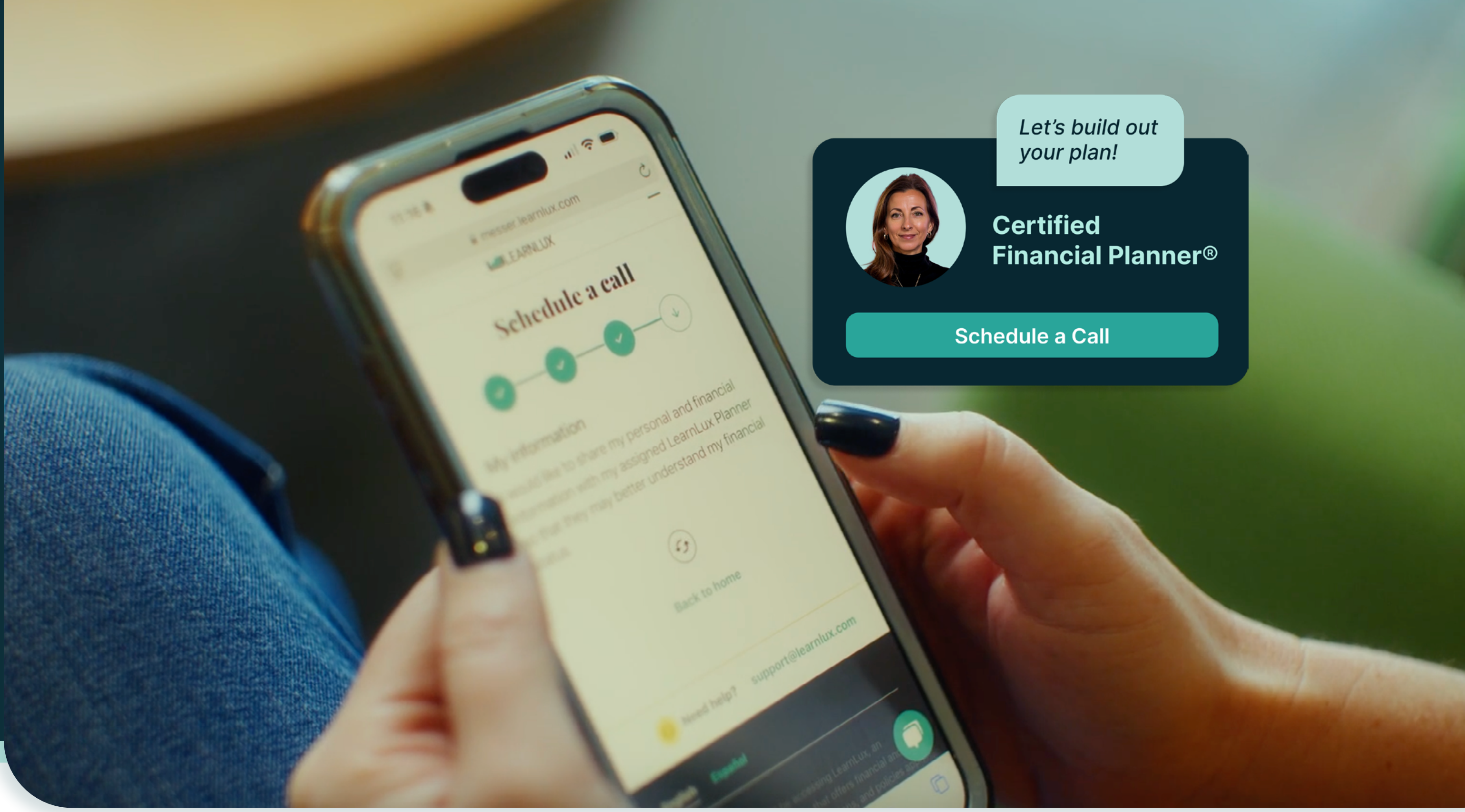


Financially healthy employees are 75% more likely to be satisfied with their employer.

REDUCED ATTRITION



Employees are 51% more likely to be at their organization in 12 months when offered financial wellbeing as a benefit.



Outcomes for *Employees*

CONFIDENCE

76%

of employees agree that access to LearnLux has improved their confidence in achieving their personal financial goals.

FINANCIAL STABILITY

72%

72% of employees with a financial plan report saving money each month, compared to 44% without a plan.

RETIREMENT READINESS

80%

Employees who participate in financial wellness programs are more likely to save for retirement, with 80% indicating they are saving for their golden years.

LEGACY BUILDING

4x

Employees who receive professional financial guidance accumulate, on average, 4x more wealth than those who do not seek guidance.

Financial Stress Remains a Challenge for *Every* Employee Demographic

88% of employees report some degree of financial stress

TOP FINANCIAL STRESSORS

Top stressors for US and global populations are sticking to a budget, unexpected expenses, retirement, and investing. This shows that employees are stressed about both short-term and long-term goals.

MAJOR STRESSORS

	U.S.	Global
Investing	31%	**54%**
Sticking to a budget	**34%**	32%
Saving for retirement	33%	**36%**
Buying a home	18%	**34%**
Taxes	19%	**33%**
Unexpected expenses	**32%**	31%
The economy	**30%**	**30%**

EMERGING CONCERNS

	U.S.	Global
Paying monthly bills	**24%**	17%
Credit card debt	**25%**	11%
Health / medical costs	**17%**	12%
Credit score	**17%**	8%
Planning finances with a partner	14%	**19%**
Supporting family members	15%	**19%**
Student loans	**13%**	5%
Future education costs	**13%**	**13%**
Growing a family	7%	**13%**

Widespread *Stress*. Personal Causes.

CUSTOM RESPONSES: CAUSES OF FINANCIAL STRESS

- Home repairs
- Buying groceries
- Buying a car
- Divorce
- Estate planning
- Cost of living
- Childcare
- Wedding planning

- Partner job loss
- Inheritance disputes
- Unable to save money
- Family pet care
- Funeral expenses
- Mental health
- Tariffs
- Work layoffs

- Stock options
- Bankruptcy
- Spouse gambling problem
- Fertility costs
- Getting out of timeshare
- Being a single parent
- Education costs for child with Autism

Financial Stress Insights

Your workforce encompasses a diverse range of financial needs across different life stages and income levels. Addressing these needs holistically is essential for a comprehensive financial wellbeing solution.

- Healthcare costs
- Eliminating debt
- Leaving a legacy

- Savings
- Student debt
- Benefits Decisions

- Retirement savings
- Investments
- Estate Planning

- Home ownership
- Family planning
- Care-giving

Employees Balance Short-Term Financial *Needs* with Long-Term *Goals*

ALL GOALS

LEADING FINANCIAL GOALS

	U.S.	Global
Start investing	46%	**64%**
Prepare for retirement	**56%**	53%
Build savings	34%	**44%**
Build emergency savings	36%	**64%**
Buy a home	28%	**44%**

GROWING FINANCIAL PRIORITIES

	U.S.	Global
Pay off credit card debt	**34%**	6%
Pay off loans	**28%**	0%
Build credit score	**24%**	10%
Save for education	**13%**	**13%**
Custom goal	8%	**9%**

CUSTOM RESPONSES: GOALS

- Start a travel fund
- Roll over old 401(k)
- Achieve financial freedom
- Navigate IPO
- Afford essentials
- Move to Japan
- Have money for fun
- Charitable giving
- Reach 1M€ this year
- Be debt free
- Afford to have another kid
- Retire in 10 years
- Become a savvy investor
- Stick to a budget
- Apply for HELOC
- Buy a vacation home
- College fund
- Make more money
- Help mom retire
- Knowledge and security
- Leave a legacy
- Live comfortably
- Reduce tax burden
- Not feel financial anxiety
- Organize bills

Powerful *Insights* Provided Through the Financial Checkup Tool

The LearnLux Financial Checkup is the first time that many employees are seeing the pieces of their financial lives put into a custom digital plan. Each Financial Checkup item offers guidance in language that's helpful for any level of confidence.

DEBT

60% carry high-interest debt

59% make minimum debt payments each month

RETIREMENT

61% contribute 3% to their 401(k) or enough to get employer match

35% met the goal of saving 10% for retirement

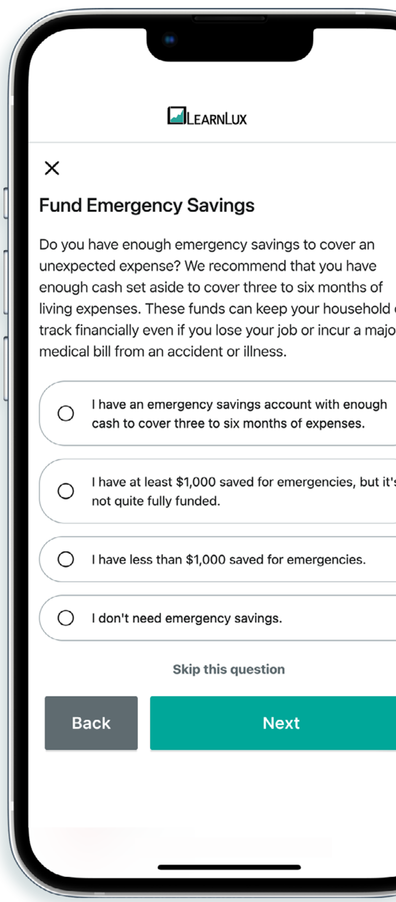
SAVINGS

53% lack adequate emergency savings

76% build savings for a major purchase

ESTATE PLANNING

74% need to put estate planning documents in place



> **I connected with a Financial Planner because I wanted to validate my thinking. She really knew her stuff and she covered all the bases. LearnLux has been a great resource.**
>
> **Douglas P.**, Web Engineer

The Power of 1:1 Guidance from Financial Planners

Most Common Topics for Financial Planners

- **Retirement readiness:** Discussing retirement affordability, pre-tax vs. Roth savings, and navigating advanced planning topics like income strategy, Roth conversions, and backdoor Roths. Social Security and Medicare questions often follow.
- **Budgeting and debt:** Creating and updating a budget, prioritizing competing goals, and building realistic credit card payoff strategies, particularly for members feeling overwhelmed or behind on payments.
- **Investing fundamentals:** Getting started with investing, understanding how different accounts support different goals, and learning the basics of brokerage accounts, mutual funds, and ETFs.
- **Benefits decisions:** Selecting the right health plan (PPO vs HDHP), right-sizing coverage, and effectively using HSAs and FSAs.

Most Common Guidance

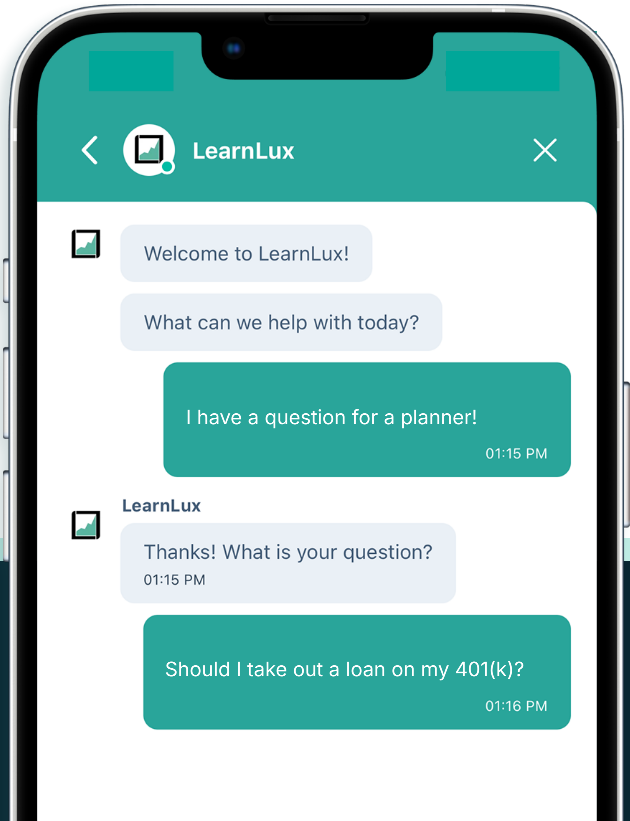
- **Debt payoff playbooks:** Snowball vs. avalanche, when consolidation fits (balance transfers, 401(k) loans, HELOCs), and when to consider settlement, paired with behavior resets to stop new card debt.
- **Emergency savings first:** Build a baseline buffer to break the “unexpected expense → credit card” loop, then split surplus between debt payoff and retirement savings.
- **Retirement savings strategy:** Pre-tax vs Roth vs after-tax, backdoor/mega backdoor education, where to save after the match, and how brokerage vs retirement accounts fit different goals.
- **Budgets that actually stick:** Simplify spending, use weekly/bi-weekly check-ins, curb impulse traps, and plan for both monthly bills and non-monthly expenses.

Employees can speak with their LearnLux Planner via email, chat, or 1:1 calls. Chats answer questions in real time, and often leads to scheduling a call for deeper guidance.

Most Common Chats

Chat tends to capture high-urgency questions, quick clarifications, and topics members may feel more comfortable starting in writing.

- Can I take a loan from my 401(k)?
- Help, I have credit card debt...
- Should I choose pre-tax or Roth?
- I have questions about my taxes...



2026 Financial Planner Trends

“How do I plan when the world feels uncertain?”

Members asked how to make financial decisions given economic and political uncertainty or key events, often requesting guidance on whether to take action or stay the course.

“How can I keep up with rising costs?”

Planners saw more members struggling to stay afloat, with compressed savings capacity and increased reliance on credit.

“Am I sacrificing my future to stay afloat today?

Hardship pathways, including loans and withdrawals, are becoming a common part of competing goal conversations.

“Which healthcare plan is right for me?”

Open enrollment drove a surge in decision-making questions, especially around healthcare plan selection and how to use HSAs/FSAs effectively.

Extraordinary Success Stories from LearnLux Members

Before I started using LearnLux, I had access to financial tools like an HSA, but I wasn't sure how to use them. After I met with a financial planner at LearnLux, things really started to click. I'm pretty confident about my financial health and it looks like I'm on track to hit my retirement goals. Big thanks to LearnLux for helping me get there.

Aadesh R., Developer

In high school and even college, topics like taxes and financial planning often get overlooked. That's why LearnLux has been a game changer for me. One of my biggest wins was finally setting up an emergency fund and feeling confident about my retirement contributions.

Allie S., HR Coordinator

EMPLOYEES RATED THEIR EXPERIENCE WITH LEARNLUX

9.7/10

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.

LEARN MORE

VISIT WEBSITE

EXPLORE RESOURCES

HELLO@LEARNLUX.COM

LEARNLUX