

THE CSB @ WORK EMPLOYEE FINANCIAL WELLNESS PROGRAM



EMPLOYERS

A no cost value added benefit that appeals to diverse workforce needs



EMPLOYEES



FINANCIAL EDUCATION

- Holistic, unbiased content
- Better understand personal finance
- Improve financial wellness
- Reduce stress & achieve goals



FINANCIAL COACHING

- Dedicated banking team
- 1-on-1 coaching sessions
- Analyze & manage debt situation
- Implement savings strategy



CONVENIENCE

- 'Lunch-and-Learn' onsite events
- Worksite appointment banking
- Modern investing tools
- Online and Mobile banking



SAVINGS & DISCOUNTS

- Great banking option to save \$\$\$
- No ATM surcharge fees - unlimited
- Loan discounts
- Employees get what we get

Phil Mustone, VP | CSB @ Work Manager

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Always you.



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Financial Education	Presentation Topic	Presentation Content
	Budgeting & Saving	<ul style="list-style-type: none"> • The steps to creating a budget and techniques for sticking to it. • What a sample budget looks like and what the components of ‘bucket’ budgeting are. • Tools for tracking income and spending, building and monitoring a budget and tips to accomplish future savings goals.
	Financial Planning	<ul style="list-style-type: none"> • What is financial planning, the key components to developing a plan and the benefits of having a plan. • Coached on cash flow management, investment & retirement planning, tax & estate planning.
	Home Buying	<ul style="list-style-type: none"> • The steps involved in buying a new home and ways to save money on a new mortgage. • The criteria banks use to qualify borrowers for a mortgage. • Tips in finding a realtor, making an offer, arranging home inspection, and selecting an amortization period.
	Non-Financial Aspects of Retirement	<ul style="list-style-type: none"> • Review the five non-financial aspects of retirement. • The psychological and social aspects of retirement today. • Tips and reference material to help you plan for and transition into retirement.
	Raising Money Smart Kids	<ul style="list-style-type: none"> • Review of the importance of teaching kids financial skills, needs vs. wants and the benefits of an allowance. • Eight steps to raising money-smart children and key lessons / activities based on age. • Useful websites that teach kids about money through the use of online games.
	To Your Good Credit	<ul style="list-style-type: none"> • The types of credit available, the elements that make up credit scores and the impact of having good or bad credit. • What FICO scores mean to lenders and the average range of scores by age group. • Ways to establish, improve, & maintain credit scores. • Tips to protect against identity theft.

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