Program Overview

We provide employees with the necessary tools for a sound financial future.

What makes us different:
- Non-profit roots
- Designed with the nation’s leading behavioral scientists
- Focused on reducing financial stress health effects
- Proactive and preventative program addresses root causes

We get results:
- Increased productivity
- Better savings habits
- Improved credit scores
- Overall greater financial stability
Program Components

- Assessment & Action Plans
- Credit Score Management
- Financial Coaching
- Savings & Budgeting Resources
- Goal Achievement Tools
ACCESS ON ANY DEVICE

Points of Access
The Landscape
**STRESS TEST RESULTS**

If you lost your job or month, how difficult would it be for you to pay all of your bills?

1.8/10 &

Very difficult

How strong is your credit score?

1.9/10 &

Very bad

How does the stress of your current financial situation make you feel?

2.0/10 &

Very bad

The Landscape
Program Tour
Welcome to Emerge!

What’s most important to us is what’s most important to you. Select your financial priority for this year from the choices below. You may select one.

- Save For A Rainy Day
- Reduce Your Debt
- Save For A House
- Raise Your Credit Score
- Save For College
- Keep A Budget
- Save For Retirement
- Other
Financial Stress Test

All questions are required. When you're finished, we will provide personal and customized feedback.

4. If you lost your job for a month, how difficult would it be for you to pay all of your bills?

- very difficult
- not difficult

Back  Next
All questions are required. When you're finished, we will provide personal and customized feedback.

5. How strong is your credit score?

- [ ] very bad
- [ ] very good

[Back] [Next]
Your results are in. Click through each section to learn more about your financial health today.

Credit Score

Credit Score: Look out!

It seems like it may be a good idea to brush up on your credit. We know credit is critical to financial health and that good credit can save you thousands over time. Luckily, you will have all the tools you need to make a plan, right from your dashboard! Track your credit, learn the essentials from your resource center, talk to a credit counselor, and more - without having to go anywhere! Start today and soon you'll be watching your score rise!
Your results are in. Click through each section to learn more about your financial health today.

Savings Habits: A-OK

Feel like you’re making a little progress on saving but not quite where you’d like to be? Don’t worry – most people are in the same position! Set small goals you can stick to and accomplish in small periods of time. Before you know it, you'll be checking things off the list and watching your savings grow. But how, you ask? Set your goals right from your dashboard, we'll check in on you from time to time, then we can track your progress and achieve those goals together!

Continue
Choose a personal financial coach and make an appointment today.

All appointments are FREE and 100% confidential. Coaching is available in English & Spanish.

We’ve matched you with a coach!

Based on your financial priorities, we’ve matched you with Theresa! Theresa is a Certified Credit Counselor; and she’s also certified in bankruptcy counseling. Schedule with Theresa today!

Theresa

Theresa is a NFCC Certified Credit Counselor who helps people reach their financial goals through budgeting and planning. She is bilingual in Spanish and English and also certified in bankruptcy counseling.

I’m available to talk Monday - Friday 7:30am - 4:00pm PST
Your credit score is GOOD with a score of 734.

Payment History: A
Credit Usage: A
Total Balances: A
Congratulations! You've Reached Level 2!

Great job leveling up! You just earned 20 entries into this month’s prize drawing.

Keep up the great work!
ACHIEVE YOUR GOALS

Setting goals is one thing, achieving them is the exciting part. The best way to do that is to share them with someone that can help you and hold you accountable. That's where Emerge comes in.

Get Started! Pick a Goal Below.

- Buy A House
- Retirement
- Emergency Fund
- Personal Goal
- Pay Off Debt
- Keep A Budget
- Build Credit
- Education
- Back To Dashboard
Wellness text messages remind members to keep their finances top-of-mind.

Having company this weekend? Make it a potluck! Save money (and time!) by encouraging guests to bring a dish to share. Text N to end.

Level with me — How does this work...

Complete Your Profile
Take the full Wellness Assessment

My Alerts

1. Loans You Can Afford: Check your eligibility today for responsible, low interest loans

2. Need to jump start your savings? Sign up for our budgeting course to make saving fit into your monthly plan.

3. Credit doesn’t have to be confusing! Get the basics in this one easy to use chart.

4. See how you compare to how others are saving for retirement.

My Credit Score

Free, instant access to your credit score, and loans that match your profile.

Check Your Score
Goal: Save for Retirement

My Financial Goal: Retirement
All questions are required.

- How much do you contribute now? (per month)
  - $500

- How much have you saved so far?
  - $3400

- In how many years do you want to retire?
  - 25

Save Goal  |  Back to Goals
Goal: Save for Retirement

Based on what you’ve told us...

If you continue to contribute $500 every month you will have $391,702 in 25 years. The green area of the graph represents the growth of your retirement fund over time. The blue graph shows how much you could save if you contribute an extra $100 every month, and the orange graph shows how much you could save by contributing an extra 10% every month.

By contributing $100 more each month, you would have an additional $75,247 in your retirement savings totaling $466,949.

By contributing 10% more each month, you would have an additional $37,623 in your retirement savings totaling $429,326.

* These calculations are based on 6% yearly compounding interest.
PERSONAL LOAN INFORMATION

Please read and understand the eligibility requirements below prior to beginning an application.

LOAN INFORMATION

- $500 - $2,500
- 9.99% - 29.99% interest rate
- 4-8 month loan term
- $0 monthly maintenance fee
- Agree to make repayments by direct deposit

MINIMUM ELIGIBILITY

- $20,000 minimum annual income
- 12 month minimum employment with your current employer
- I understand the minimum eligibility requirements.

Other Requirements
- I understand that my entire credit history will be used in deciding the preapproval of my loan application, including credit score, debt to income ratio (DTI), late payment history, etc.
- I understand that an Equifax credit report will be pulled and used for decisioning when I apply with Liberty Bank.
- I understand that I must provide an active checking or savings account from a bank that is a member of the Federal Reserve Bank. The account I provide CANNOT be associated with a prepaid debit card.

Payment Calculator

See how much your estimated payments could be over 12 months.

Estimated Bi-Weekly Payment Via Direct Deposit
$59.90

A Loan is a Gift of Time

Build good credit with financial products that are right for you.
You're prequalified for a responsible loan from Emerge. Learn more today!

Continue
Results
STATISTICS

24% OF ENROLLED SET GOALS

GOAL SET BY TOPIC

- Budget: 134
- Buy a House: 110
- Credit: 278
- Debt: 197
- Education: 11
- Emergency Fund: 136
- Personal: 69
- Retirement: 21
STATISTICS

- 29% Financial
- 21% Emergency Fund
- 14% Credit
- 14% Budget
- 14% Debt
- 14% Other Categories

TOP CITIES

WASHINGTON, DC
CHINLE, AZ
KANSAS CITY, MO
ATLANTA, GA
NEW YORK, NY

47%
PERCENTAGE OF WELCOME EMAILS OPENED BY EMERGE MEMBERS
Industry avg. 20.68%
CASE STUDY - TELECOMMUNICATIONS

271 met with a financial coach

33% overall participation

$205,650 total saved by members

240 members used credit-building products

494 signed up for credit monitoring

Technology client with 12,000 employees
Financial freedom is a journey. Start yours!

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