

Behavioral Change Study Results

Summary of Behavioral Change Survey Results

Data compiled from 2480 workshops conducted between January 1, 2007 and January 15, 2011.

92% of participants who answered this survey took action to improve their finances.

Most common action items, in order of prevalence:

- I've used the calculators and/or worksheets sent to me by Financial Finesse.
- I've reviewed the asset allocation in my retirement plan.
- I've reduced my monthly expenses.
- I've reduced my credit card debt.
- I've increased contributions to my 401(k), 403(b), or 457 Plan.
- I've made changes to the way I'm investing for retirement.
- I've begun saving for my financial goals (e.g. home down payment, college, etc.).
- I've reviewed my insurance coverage.
- I've set up an emergency cash reserve.
- I've made changes to my distribution strategy for my retirement assets.
- I've met with or agreed to work with a financial planner.
- I've set up a will and/or a trust.
- I've opened an IRA or increased contributions to an existing IRA.
- I've met with an insurance agent to discuss and/or purchase insurance.
- I've attended additional workshops.
- I've completed a Personal Financial Consultation with Financial Finesse.

On average, participants made 3 changes to improve their finances.

Select Participant Comments:

(transcribed directly as written)

% appreciated the workshop, the class was very informative. This is the first workshop that I have attended.+

%ve opened a Roth IRA...I was thinking about doing it before the financial session and the presenter helped confirm my desire to do so. His advice was especially helpful when deciding what type of investments to place my money into. I'd highly recommend the workshop to any of my friends in similar situations as my own...aka recent college grads in their first 'real' jobs.+

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%It was more of a confirmation that I am on the right track in regards to my financial health and stability.+

%This class was fabulous because I've found that I'm having a difficult time knowing who to turn to without the exception that I'd buy something from them. A lot of what was presented in the class was wonderful affirmation that I'm traveling the right path. I plan to attend more in the future. This is a resource that is truly golden!+

%Great classes! Keep them coming. Thanks.+

%The workshop helped me to see that I was not doing enough, I will start to take a closer look at all of my finances. I need a financial advisor at this point.+

%The workshop opened my eyes by showing I need to make some more sound financial decisions now to ensure retirement will be livable. Thanks.+

%The workshop was very informative. Because it was so good, it showed me how far away I am from even retiring, let alone retiring comfortably. I don't know where to start to build for retirement.+

%The workshop helped me to see that I was not doing enough, I will start to take a closer look at all of my finances. I need a financial advisor at this point.+

%The workshop opened my eyes by showing I need to make some more sound financial decisions now to ensure retirement will be livable. Thanks.+

%I think I can now safely say I can retire anytime after I reach the age of 55.+

%I am more confident that I can retire comfortably.+

%It was a good review of things I already knew. Plus I picked up a few new ideas like high interest savings, free credit reports.+

%The workshop has given me some valuable tips for continued planning and hope to continue to make changes to increase my chance of a more comfortable retirement. This workshop was very helpful overall.+

%Yes, I am taking a much closer look at EVERYTHING and feel more confident making decisions with my finances. Thank You!!!+

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The workshop convinced me that I need to be more disciplined in my spending and saving.+

I am confident with the financial benefits that I have in place. The workshop has given me some valuable tips for continued planning and hope to continue to make changes to increase my chance of a more comfortable retirement. This workshop was very helpful overall.+

This workshop has made me want to save more instead of spend.+

The workshop convinced me that I need to be more disciplined in my spending and saving.+

The workshop opened my eyes by showing I need to make some more sound financial decisions now to ensure retirement will be livable. Thanks.+

This program made me more aware of what I will need to retire. I now have a definite set of numbers I can use as I go forward with decisions---very very informative.+

I found the workshop very helpful not only for planning for my retirement, but getting my finances in order now. Thank you so much for the opportunity.+

I have made a lot of changes because the planner made it clear how a dollar saved today is worth a lot more in retirement. Thanks!+

The workshop was a great catalyst to review all aspects of retirement. Typically only financial is looked at. This workshop added another element. What do you want from retirement? Great question and something as key as financial and really wasn't thought through.+

The workshop made me realize I need to take action now in order to put myself in a better retirement position.+

Thank you so much. Great workshop.+

The seminar was very helpful.+

Being older I've been conscious of this throughout my career and I appreciate the tool and education Aetna has provided me in helping me reach my goals!+

I am more confident that I can retire comfortably.+

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%I've begun a healthier lifestyle . reviewing what health benefits I was not currently taking advantage of. Thank you . the workshop was an eye-opening experience for me.+

%Overall, I've taken a more disciplined approach to my financial wellbeing.+

%I am now cognizant of what it takes to save for my retirement.+

%More focused on looking ahead and preparing for the future.+

%I feel better educated on how I can better prepare myself for retirement.+

%I am actually LOOKING at my debts and putting them into a spreadsheet. I am not in denial anymore!+

%I have not made any changes. The workshop reinforced the decisions I had already made regarding benefits. Just made me more motivated to save more and pay off credit card debt from moving expenses.+

%I think I can now safely say I can retire anytime after I reach the age of 55.+

%I am more confident that I can retire comfortably.+

%It was a good review of things I already knew. Plus I picked up a few new ideas like high interest savings, free credit reports.+

%This class was fabulous because I've found that I can't have a difficult time knowing who to turn to without the exception that I don't buy something from them. A lot of what was presented in the class was wonderful affirmation that I am traveling the right path. I plan to attend more in the future. This is a resource that is truly golden!+

%The class made me realize the need to cut expenses and save more toward future.+

%I will take more classes . these are fantastic and very necessary to know what the heck to do!+

%It was an excellent workshop for preparation awareness.+

%The class gave good review. I am currently reconsidering my long-term insurance plan. I loved this class, thank you.+

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%Encouraged fellow workers to attend planning classes. I have learned/confirmed a lot.+

%The class was extremely beneficial.+

%There is more clarity and I understand it better.+