

Explanation of Research Studies

Research on Employee Financial Issues

Financial concerns play a large role in the workplace, both from the employee perspective and their employer's. Our research studies employees' ever-changing priorities to determine their most pressing financial concerns related to varying influential factors inside and outside of the workplace. Our data is collected and analyzed by a Think Tank of expert CERTIFIED FINANCIAL PLANNER™ professionals, identifying trends, patterns and behavioral change in employee financial issues through direct calls to our Financial Helpline and their use of our online Financial Learning Center. This research has shown to be a leading economic indicator as well as a primary source for data on U.S. employees' financial wellness and priorities. Through our research, employers have been able to develop highly customized financial and benefits education programs to address their employees' financial issues.

Schedule of Research 2011

Year in Review 2010	Published Feb. 15, 2011
Q1 2011 Research on Employee Financial Issues	Published April 29, 2011
Q2 2011 Research on Employee Financial Issues	Published July 29, 2011
Q3 2011 Research on Employee Financial Issues	Published Oct. 28, 2011

Research on Financial Stress:

Standard release date May 23, 2011 (Early release May 16th)

Studies have shown stress is the leading cause of disease in the United States and financial stress is a leading cause of lack of productivity in the workplace. Using data from our online Financial Learning Center and Financial Wellness Assessment, we track employees' self-scored financial stress levels and perceived causes of financial stress.

Research on Retirement Preparedness:

Standard release date Sept. 22, 2011 (Early release Sept. 15th)

More responsibility is being shifted onto employees to fund their own retirement with the growing trend of self-directed benefits, yet our research has shown that only 17 percent of employees are confident they are on track to retire. With more preparation as well as decisions to make, it's become crucial that employees are preparing for retirement. This research report studies employees' perceptions and concerns regarding their financial capability in regards to whether they are on track for retirement and their current state of retirement preparedness.

Research on the Gender Gap in Finances:

Standard release date June 22, 2011 (Early release June 15th)

Our research has shown a gap in financial literacy between men and women with primary data gathered from incoming calls to our financial helpline and our online Financial Learning Center/Financial Wellness Assessment. We study the differences between men's and women's answers to basic and advanced financial literacy questions that reflect the user's financial competency, where they score on our proactive/reactive index, and their use of services.

The Research Team

Learn more about our Think Tank of CERTIFIED FINANCIAL PLANNER™ professionals.

<http://www.financialfinesse.com/the-research-team/>

About Financial Finesse

Financial Finesse was founded in 1999 with a single mission: To provide people with the information and guidance they need to become financially secure and independent. Today, we are the leading provider of unbiased financial education programs to corporations, municipalities and credit unions. We deliver content on all financial topics, from serious debt issues to advanced estate planning, through a wide variety of formats (in person, online, over the phone, through workshops and webcasts, and through print materials). All education is developed and delivered by on-staff CERTIFIED FINANCIAL PLANNER™ professionals. We accept less than 2% of applicants who apply to be a Resident Financial Planner with Financial Finesse. For more information on the company, please go to www.financialfinesse.com.