



Financial Stress Survey for Employees

Is financial stress affecting your workplace?

The reality today:

- 50% of workers say they spend 45 minutes per day dealing with personal finances at work.¹
- Participants in financial wellness programs demonstrate real improvement in their financial well-being. Research shows that the percentage of participants who have felt “highly stressed” about their personal finances fell from 52% to 19% upon completion of a financial wellness program.²
- Similarly, 56% of workers believe they are better able to manage their monthly cash flow after the completion of a financial wellness program.

Find out if you can help alleviate financial stress in your company:

This anonymous survey will provide better insight into your employees' financial stress levels and will help you determine if financial wellness should be addressed in your workplace.

Instructions to distribute survey:

1. Assign an employee who will be responsible for the surveys (preferably HR personnel).
2. Explain to the employee that the purpose of this survey is to determine if financial wellness within the organization should be a priority.

For the employee presenting the survey:

1. Depending on your typical mode of communication with staff (in-person meetings, digital communication, intranet, etc.), ask your employees to participate in an anonymous survey. Emphasize that completing the survey will not affect their job performance rating and that it will simply help you as an employer to select future benefits.
2. Ask your employees to complete the survey within one week.
3. Then, connect with a Business Development Manager at Neighborhood Trust Financial Partners for an in-depth analysis of the results.

¹ [The Truth About Financial Wellness - Brian Hamilton](#)

² [Employee Benefits News](#)

Employee Survey

78% of Americans live paycheck-to-paycheck, according to a report by CareerBuilder.¹

This short survey is confidential and has been designed to assess if financial stress is affecting you. The completion of this survey, and your responses, will not affect your job performance rating. The purpose of this survey is to help your employer determine if financial wellness should be a priority in the workplace.

Instructions for employees: Please select one answer that best describes your current situation. Once you've completed the survey please return it to _____.
If you have any questions, please do not hesitate to contact us.

1. How stressed do you feel about your personal finances?

- Not stressed at all
- Somewhat stressed
- Very stressed

2. How much does financial stress affect you at work?

- Not distracting at all
- Somewhat distracting
- Very distracting

3. How often do you miss work because of personal financial issues?

- Never
- Sometimes
- Frequently

4. Would you take advantage of a free, confidential financial counseling service if it were made available to you?

- Yes
- No

¹ [Most Americans Live Paycheck To Paycheck - Cnbc.com](https://www.cnbc.com/2017/08/24/most-americans-live-paycheck-to-paycheck.html)
Jdickler - <https://www.cnbc.com/2017/08/24/most-americans-live-paycheck-to-paycheck.html>

5. How would your opinion of your employer change if they offered a financial wellness benefit?

- Greatly Improved
- Somewhat improved
- No change
- Somewhat worsened
- Greatly worsened

6. When is the last time you reviewed your credit report?

- Never
- 1-6 months ago
- 6-12 months ago
- A year or more ago

7. How much money do you have available in case of an emergency?

- \$0 - \$99
- \$100 - \$500
- \$500 - \$1,000
- \$1k+

8. If you were to suddenly lose your job, how long could you continue to meet your financial obligations (rent, utilities, cell phone, child care, etc.)?

- I would not be able to meet all my obligations
- One month
- Three months
- Six months
- More than six months

9. Have you ever been the victim of identity theft?

- Yes
- No

10. How often do you request a payroll advance, employer-issued loan, or 401k loan?

- Never
- Once a year
- 2 - 3 times a year
- 4+ times a year²

Need help? Neighborhood Trust Financial Partners is a non-profit that offers trusted, 100% confidential financial counseling for workers across the country. Our team has supported tens of thousands of workers across companies like Goodwill, Teach that puts more money in the pockets of employees. Ask your HR manager about Neighborhood Trust as a benefit.

