



What is BrightDime?

BrightDime is a financial wellness company that cares about each individual employee's financial well-being. At BrightDime, we envision a world where every employee has a bright financial future. We provide the most innovative digital tools, education, and coaching in the financial wellness market. Our solution personalizes the employee experience so that being financially well is a lifestyle. BrightDime sells no other product or service, so we focus our attention solely on employee financial well-being.

What are BrightDime's goals?

Nearly every life decision is impacted by a person's financial situation and has implications for their job, happiness, and future. Our goal is to strip away the stress of financial uncertainty and become a trusted ally in making financial decisions. We help your employees make smart financial choices so they can reach their life goals. We want your employees to think less about money, not more. Investing in financial wellness means employees that are inspired, happy and productive.

How do we do it?

BrightDime personalizes financial wellness!! Personal awareness, personal education, and personal coaching. These three pillars work together to offer insights relevant to the individual employee. The result is a highly engaged employee that is motivated to take action.

Personalized Awareness - BrightDime's personalized platform creates a holistic view of the employee's personal financial situation to build awareness. Bank accounts, retirement accounts, credit cards and more are automatically and securely aggregated to provide an always up-to-date picture of where the employee stands. The BrightDime platform includes personal budgets and goals as well as investment, net worth and balance sheet analytics. We believe financial wellness is not one-size-fits-all. Our platform gives us the ability to tailor the education and coaching each employee receives.

Personalized Education - There is no shortage of credible financial advice available to anyone with an internet connection, yet employees still feel lost when thinking about their own finances. We leverage the BrightDime profiles users create with their real-world financial information to provide relevant, informative, and digestible content when it's needed. Our users can always choose to learn more and dig deeper, but we consciously limit what we put in front of them to what they need at that moment.

Personalized Coaching - Our users have full-time access to a financial coach who can help decipher the fine print on a credit card offer, help set up budgeting goals, explain the value of employer provided 401k plans, and provide a trusted second opinion on any financial decision. Our coaches are available at any time through in-app chat so BrightDime users don't have to wait weeks or months for the next scheduled "office hours." Our coaches also see the employee's financial picture instantaneously when they start chatting so the employee's time is not wasted and the coaching becomes highly personalized.

Why do companies care about financial wellness?

Whether it's a desire to do the right thing, increase employee engagement, or decrease stress-related medical costs, companies are increasingly focused on the financial well-being of their employees. This focus can be targeted (401K participation, student loan debt or health care planning) or more general (financial insights and literacy.) A well designed financial wellness program can increase the uptake and ROI on the investments already made in employee well-being via sponsored retirement plans, health savings accounts, and other company benefits. BrightDime can design a program to fit your company's culture and needs.