

HealthyCents

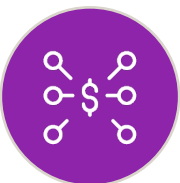
Powered by **GreenPath & Asset Health**

Asset Health and GreenPath have partnered to create a unique, knowledge-driven financial wellbeing solution. Healthy Cents employs technology, data, and one-on-one human interaction to reshape the way that people interact with finances throughout their lives.

With practical tips for spending, borrowing, saving and planning, Healthy Cents helps employees and their families manage financial stress, grow financial confidence, and navigate financial emergencies.

Healthy Cents includes:

- An online portal, accesible on all devices
- One-on-one, telephonic coaching with GreenPath Financial Experts
- A Financial Wellness Quiz to assess six key areas of financial wellbeing
- My Vision - a motivational bulletin board that helps participants define their "why"
- Four comprehensive online modules: **SPEND, BORROW, SAVE, PLAN**
- Multimedia online courses that empower comprehension and behavior change
- SMART goal setting and tracking
- Specific and relevant Action Steps
- Worksheets and resources



SPEND

Participants will learn:

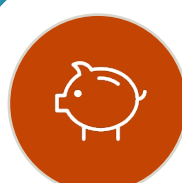
- how to identify goals and track spending.
- how to develop a spending plan that works for them
- how to develop financial strategies to stick with, adjust and maintain a spending plan



BORROW

Participants will learn:

- about the lending process and how lenders make decisions
- about credit reports, credit scores and how to increase their score
- about different types of loans and strategies to pay them off



SAVE

Participants will learn:

- about saving and investment accounts and their features
- how specific goals play a role in choosing to save or invest
- why we sometimes act in ways that don't align with our goals



PLAN

Participants will learn:

- about financial plans and why you need one
- about the components of a financial plan and how to develop one
- about various account types and things to watch out for when developing a plan