

*at work*

*on-site, on-line or on-demand*

Partnering with Dupaco has given us an opportunity to offer our employees a unique benefit that can bring short and long term positive affect to their finances. Working with the Dupaco team has been a great experience, with many employees thanking us for allowing the time to meet with them.

Carla Elliott  
VP of Human Resources  
Innovative Ag Services

The *Your Financial Checkup* presentation has been very beneficial to our students and staff alike. The workbook you supplied is also a great resource for future reference. I liked the fact that you discussed credit scores and how to improve them. Your attention to budgeting and saving money gave our students beneficial guidance in helping them plan for future financial success. Thank you!

Melody Sawvell  
School Director  
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*On site, on-line or on-demand, the DUPACO AT WORK program connects your employees to ongoing financial education and resources to help make them more successful with money management.*



# DUPACO *at* WORK

A program of financial information and benefits to educate and empower your employees to make good financial decisions.



More than 1 in 4 employees report that issues with personal finances have been a distraction at work.

**28%**

**46%**

of those distracted by their finances at say that at work each week they spend **THREE HOURS OR MORE** thinking about or dealing with issues related to their personal finances.



Amount employers can save from a financial healthy employee.

**\$2,000** *a year*

The **DUPACO AT WORK** program brings banking convenience and a full array of financial resources to your workplace. This customizable program offers companies the opportunity to enhance their

benefits by offering employees on-site access to financial wellness tools that help them save time...and save money. **And it's all available at no cost from Dupaco Community Credit Union.**





## For employees

We provide on-site expertise and support to help your employees regain or maintain financial wellness. We assist in creating and maintaining a plan to help them manage both short-term and long-term needs.

- ▶ Personalized one-on-one guidance regarding their financial situation
- ▶ Help employees understand their needs and options and how to put a plan in place
- ▶ Access to full range of financial education services, including Money Makeovers and Credit History Lessons
- ▶ Access to financial education content and tools to help improve their money management skills
- ▶ Access to on-site and online financial education seminars, workshops and webinars
- ▶ Increase employees financial preparedness for major life events
- ▶ Access to Dupaco's full range of financial products

# at work fresh, informative content

Here are a few of the no-cost resources available to your employees!



## FINANCIAL EDUCATION MENU

On site, on-line or on-demand, any of the entrées below can be customized into an easily digestible training curriculum to meet the needs of your employees.

### How to PROTECT YOUR IDENTITY

Every two seconds another American becomes a victim of identity fraud. Understanding the seriousness of this crime is one of the ways you can fight back. Learn about fraud statistics, common fraud and identity theft scams, how to protect your identity, and what to do if you are the victim of identity theft.

### Know the Score CREDIT HISTORY LESSONS

When it comes to your personal credit history, it pays to know the score. That's because many lenders—even some insurance companies—make decisions and charge rates based on your credit score. During a Credit History Lesson, we'll sit down with you to review your credit report and provide confidential coaching tips on how you can improve your score.

### Individual MONEY MAKEOVERS

Whether it's total reconstruction or simple cosmetic changes, a Dupaco Money Makeover artist sits down one-on-one to review your entire financial picture. We've helped hundreds of members cut costs, build savings, establish short- and long-term goals, and improve their overall financial well-being.

### Look for Leaks BUDGETING 101

A budget helps you determine how much of your salary you should save. Knowing what you make and what you spend will help make sure you have all your financial bases covered. Ideas to reduce debt

### Getting Started RETIREMENT PLANNING

Today, only 43 percent of Americans have calculated how much they need to save for retirement. Don't put off planning your retirement plan any longer. This session offers some tips to get you started.

### Are You Ready? FIRST-TIME HOMEBUYERS

Assess your readiness for home ownership: are you six months or two years away from buying a home? This workshop helps you prepare financially for home ownership and provides you with the guidelines to secure the best financing available to buy your first home.

### Rebuild Your Credit CREDIT COACH PROGRAM

Credit Coach is a customized program to tackle your credit challenges and kick off a savings game plan. Dupaco's Credit Coach program helps replace asset-stripping debt (such as a payday loan) with asset-building credit. You'll benefit from one-on-one access to a Dupaco personal coach that includes free credit report reviews and financial education on the lending process and building savings systematically.

### Get a Lift CAR SHOPPING 101

Before you make an offer, do your homework so you're prepared to walk out with a fair price. This workshop helps you determine what you can spend, provides buying tips, and defines the types of financing available.



## 2017 EDUCATIONAL CONTENT CALENDAR

Each month, Dupaco produces original financial-specific educational content. The information is distributed in a variety of printed and electronic pieces. *Please contact your Dupaco Financial Coach if you would like to add a topic to the content calendar.*

- JANUARY** Financial Checkup  
Putting Your Plan in Place
- FEBRUARY** Savings / Retirement  
Tax Refund Savings
- MARCH** Saving & Budgeting  
Home Buying
- APRIL** Financial Literacy Month  
Financial Wellness
- MAY** Identity Theft and Fraud
- JUNE** Money Makeover  
Car Shopping
- JULY** Travel  
Shop Around for Deals
- AUGUST** Credit  
Back to School
- SEPTEMBER** Emergency Savings  
Retirement
- OCTOBER** College Financial Planning  
Filling out the FAFSA
- NOVEMBER** Managing Your Debt  
Credit Cards - Buying on Credit
- DECEMBER** Spending / Tracking Your Money  
Holiday Spending and Saving



## CONTENT EXAMPLES

As part of the DUPACO AT WORK program, a variety of educational content is available to your employees in many formats including: monthly newsletters, edutainment videos, online webinars, online calculators, worksheets, "how-to" resource guides and more!



# at work perks, perks, perks!

## For employers

Personal finance issues are often cited as one of the leading causes of stress in the workplace. DUPACO AT WORK brings financial knowledge and expertise directly to your employees to help improve their work/life balance leading causes of stress in the workplace. DUPACO AT WORK brings financial knowledge and expertise directly to your employees to help improve their work/life balance

- ▶ A no-cost way to enhance your employee benefit package
- ▶ A dedicated Dupaco Financial Coach to work with you and your employees on an ongoing basis
- ▶ Customized one-site financial education seminars, workshops, and lunch & learns
- ▶ Brochures, posters, payroll stuffers and other educational literature for distribution
- ▶ Free financial content for your company publications or newsletters
- ▶ Participation in company benefits, fairs, and other events

