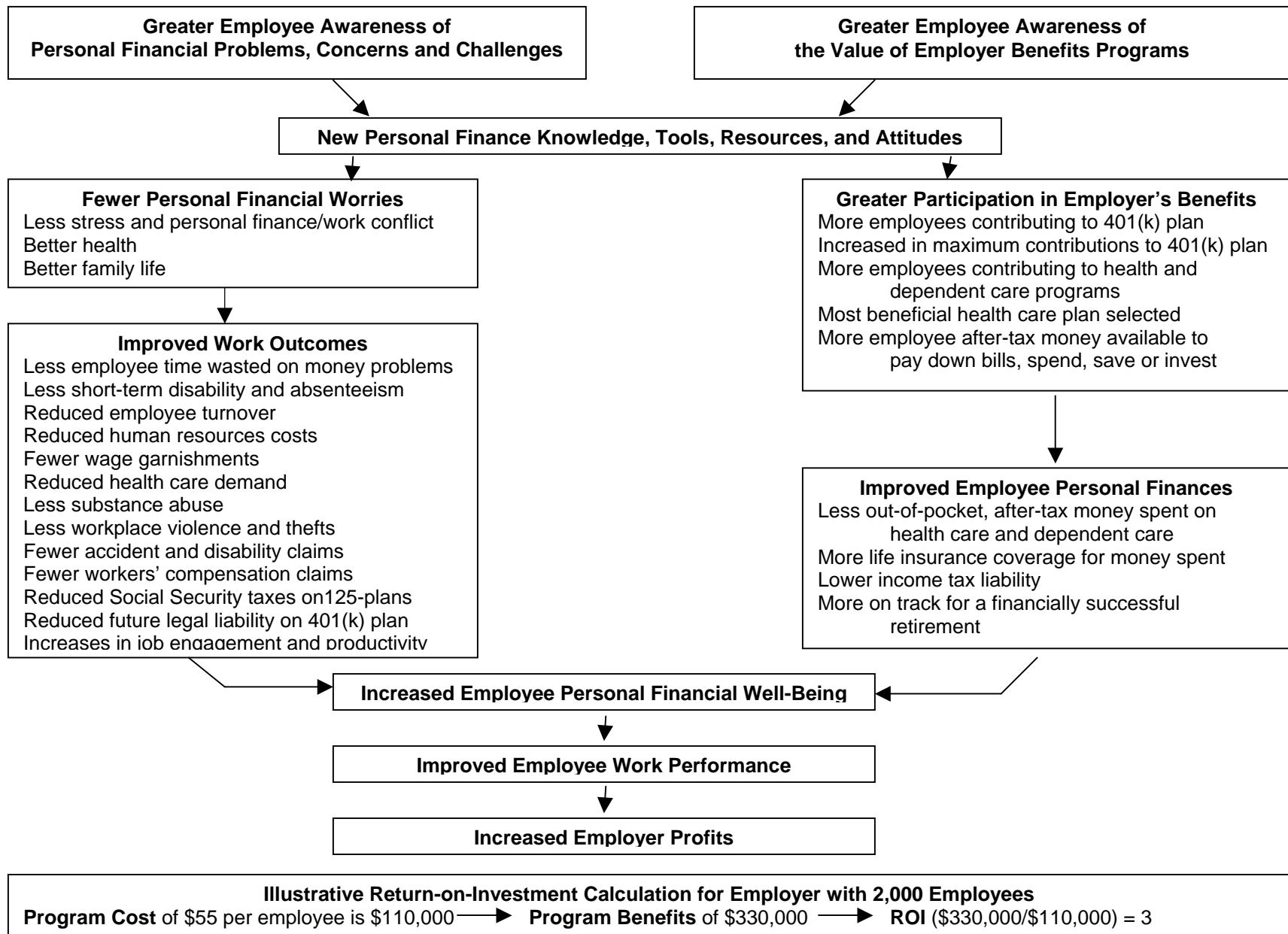


Employer's Return-on-Investment Model for Workplace Financial Education and Assistance Programs^{©1, 2}



© 2007, E. Thomas Garman, President, Personal Finance Employee Education Foundation; Professor Emeritus and Fellow, Virginia Tech University; 9402 SE 174th Loop, Summerfield, FL 34491 USA; Tele: 352-347-1345; ethomasgarman@yahoo.com; www.PersonalFinanceFoundation.org

¹ Workplace financial education and assistance programs include 401(k) education seminars and workshops, pre-retirement education, financial coaching, financial advice, and basic financial education on money and credit management, as well as similar services provided by credit unions, community banks, and non-profit credit counseling organizations.

²Garman's estimate of the employer's return on investment for workplace financial education and assistance programs is at least 3 to 1; see Garman, "The Business Case...."