

Employer-based, personal finance services designed to assist low- and moderate-income consumers in meeting everyday financial challenges

Your Money, Your Life



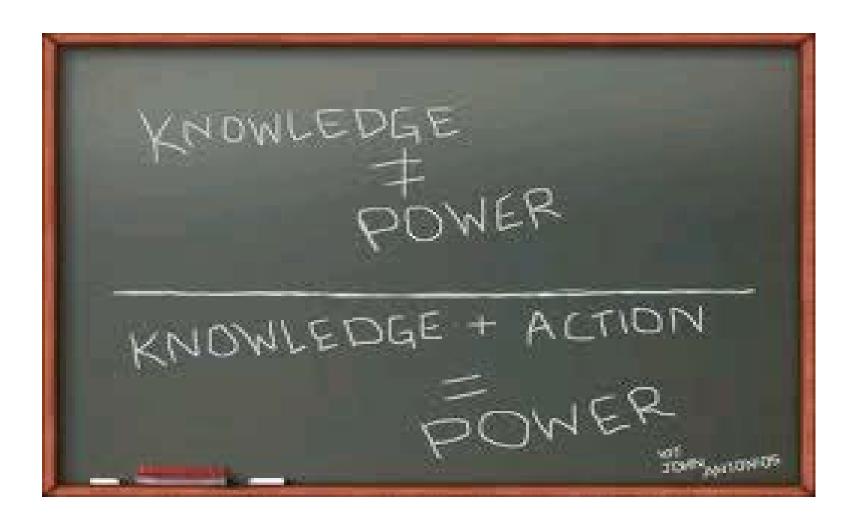
Isles Financial Solutions

- > History/Philosophy
- Services
- Effectiveness
- Challenges





KNOWLEDGE + POWER?





Behavior Change



IF YOU DOWNAT YOU WHAT YOU WILL GET WHAT YOU ALWAYS GOT.

Employer-Based



Employee-Focused

Financial Education in the Workplace



87%

of employees WANT financial education

RETURN ON INVESTMENT







3:1

OR MORE ROI FOR EMPLOYERS
WHO OFFER EMPLOYEES QUALITY
FINANCIAL PROGRAMS

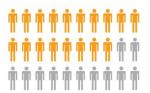


employees experiencing financial stress spend 13% of their workday dealing with money



Financial Education and Counseling can contribute hundreds of thousands of dollars each year to a company's bottom line

61% OF WORKERS CITED MONEY AS THEIR #1STRESSOR



Financial Education:

Increases Productivity

Decreases turnover costs

Decreases workplace accidents caused by stress

Decreases payroll administration costs



is es Financial Solutions Self-Reliant Communities







IFS Products and Services

- Group Orientation/Enrollment
- One-on-one Financial Coaching
 - Goal Setting
 - Saving/Spending Plan (Realistic!)
 - Regular Meetings
- Online Financial Services
 - Automated bill pay/savings
 - Mint.com





Credit-building Financial Products

- KickStart Account (Savings)
- Emergency Loan (0% interest)
- Springboard Loan





OUTCOMES?

- Increased budget preparation & use
- Lower monthly expenses
- Improved credit scores
- Reduction in unsecured debt
- Long-term money management skills
- Peace of mind



Challenges

- Enrolling Employers
 - Doesn't fit with traditional HR
 - Cost of financially stressed employees not a budget line item
- Cost of Crisis