



Your Money Line Talking Points

- Your Money Line is an employer-provided financial wellness benefit, available to employees at no cost.
- The program provides shame-free, unbiased financial guidance with zero sales pressure.
- Employees have unlimited access to certified Financial Guides (AFC® or CFP®), available 12 hours a day, 5 days a week.
- All employee financial information and conversations are 100% confidential and never shared with the employer.
- Support is available through one easy-to-use app, including budgeting tools, account tracking, and personalized insights.
- Guidance focuses on real behavior change, helping employees build healthier financial habits over time.
- Employees can work with the same Financial Guide consistently, allowing for ongoing progress and continuity.
- Employees can engage in whatever way works best—call, text, email, live chat, or scheduled appointments.
- The program is inclusive and accessible, designed for deskless, remote, hourly, and salaried employees alike.

- Employee households are included—spouses, partners, and dependents ages 18–25 can access the platform and work with Financial Guides.
- Employees receive a personalized Stability Index Score, which helps them understand their current financial stability and track progress over time.
- On-demand education is available 24/7, including articles, tools, calculators, video courses, and live Stability Academy webinars.
- Common support topics include budgeting, savings, debt, student loans, credit, and maximizing workplace benefits.
- Employees who actively use Your Money Line report lower financial stress and greater confidence over time.
 - Employees who use YML see a 14% increase in financial stability after 1 year.
 - On average, employees who use YML grow their emergency funds by 25% after 1 year.
 - On average, employees who use YML contribute 11% more to their retirement after 1 year.
 - 97% of participants feel more confident after meeting with a financial guide.
 - YML has helped get \$97,770,420+ in student loans forgiven (and counting)
 - YML users are 44% less stressed about making ends meet every month, when compared to non-users.
 - YML users are 31% less stressed about the rising cost of living, when compared to non-users.