

BRIGHTADVISOR®

Employee Financial Wellness Survey

Assess Your Team's Financial Health & Needs

Survey Introduction

Purpose

This survey is designed to help [Company Name] understand the financial wellness needs of our team. Your responses will directly shape the financial wellness benefits and resources we offer. By sharing your honest feedback, you help us build a program that addresses real needs rather than assumptions.

Confidentiality & Anonymity

This survey is 100% anonymous. Your individual responses will never be shared with management, HR, or any third party. Only aggregate results will be reported. No personally identifiable information is collected. Your participation is entirely voluntary.

How Results Will Be Used

- Identify the most common financial concerns across our workforce
- Determine which financial wellness topics and resources to prioritize
- Evaluate current benefits awareness and utilization gaps
- Design targeted education programs and coaching opportunities
- Establish a baseline to measure program impact over time

Survey Details

Detail	Information
Estimated time to complete	8-10 minutes
Number of questions	20 questions across 4 categories
Response format	Multiple choice, rating scales, and one open-ended question
Results shared	Aggregate summary shared with all employees within 30 days

Survey window

[Insert dates] - allow 2 weeks minimum

Thank you for taking the time to complete this survey. Your input is valued and will make a meaningful difference in the benefits we provide.

Survey Questions

Section A: Financial Confidence (Q1-Q5)

Q1. How would you rate your overall financial confidence?

a) Very confident b) Somewhat confident c) Neutral d) Somewhat unconfident e) Not confident at all

Q2. How comfortable are you with your current retirement savings progress?

a) Very comfortable - I am on track b) Somewhat comfortable c) Uncertain - I am not sure where I stand d) Uncomfortable - I know I am behind e) I have not started saving for retirement

Q3. Do you have an emergency fund that could cover 3-6 months of essential expenses?

a) Yes, 6+ months b) Yes, 3-6 months c) Yes, 1-3 months d) Less than 1 month e) No emergency fund

Q4. How well do you understand the benefits your employer currently offers?

a) Very well - I understand and use most benefits b) Somewhat - I know the basics c) Not very well - I find the options confusing d) Not at all - I have not reviewed my benefits

Q5. Do you have clearly defined short-term and long-term financial goals?

a) Yes, written and tracked regularly b) Yes, but not written down c) I have vague goals but nothing specific d) No, I have not set financial goals

Section B: Current Benefits Usage (Q6-Q10)

Q6. Are you currently contributing to your employer-sponsored 401(k) or retirement plan?

a) Yes, at or above the employer match b) Yes, but below the match c) No, but I plan to enroll soon d) No, and I do not plan to currently e) I was not aware of this benefit

Q7. Do you participate in a Health Savings Account (HSA) or Flexible Spending Account (FSA)?

a) Yes, HSA b) Yes, FSA c) Both d) No e) Not sure what these are

Q8. Have you enrolled in employer-provided life insurance?

a) Yes, basic coverage only b) Yes, basic + supplemental c) No d) I did not know it was available

Q9. How well do you understand your disability insurance coverage?

a) Very well b) Somewhat c) Not well d) I did not know I had disability coverage

Q10. Overall, how satisfied are you with your current benefits package?

a) Very satisfied b) Somewhat satisfied c) Neutral d) Somewhat dissatisfied e) Very dissatisfied

Section C: Financial Stress (Q11-Q15)

Q11. How often do you experience stress related to your personal finances?

a) Never b) Rarely c) Sometimes d) Often e) Constantly

Q12. Has financial stress ever affected your ability to focus or perform at work?

a) Never b) Rarely c) Sometimes d) Often e) Frequently

Q13. Which financial area causes you the most concern? (Select top 2)

a) Retirement savings b) Debt repayment c) Day-to-day budgeting d) Healthcare costs e) Saving for large purchases f) Investing g) College funding h) Estate planning

Q14. Do you currently live paycheck to paycheck?

a) No, I have significant margin each month b) No, but it is tight c) Sometimes d) Yes, most months e) Prefer not to answer

Q15. If you had an unexpected \$1,000 expense today, how would you cover it?

a) Emergency savings b) Credit card (and pay off quickly) c) Credit card (carry a balance) d) Borrow from family/friends e) I would not be able to cover it

Section D: Interest Areas (Q16-Q20)

Q16. Which financial topics interest you most? (Select all that apply)

a) Retirement planning b) Debt payoff strategies c) Investing basics d) Tax planning e) Budgeting and cash flow f) Estate planning and wills g) College savings (529 plans) h) Insurance and risk management i) Real estate and homebuying

Q17. What format would you prefer for financial education?

a) One-on-one coaching with a financial advisor b) Small group workshops c) Large group webinars d) Online self-paced courses e) Written guides and articles f) Mobile app or tools

Q18. Would you participate in a free, confidential financial wellness program offered by your employer?

a) Definitely b) Probably c) Maybe d) Probably not e) Definitely not

Q19. When would you prefer financial education sessions to be held?

a) During work hours b) Lunch hour c) After work hours d) Weekends e) No preference - anytime if it is valuable

Q20. Is there anything else you would like to share about your financial wellness needs or suggestions for the company?

[Open text response field]

Scoring Guide & Next Steps

Interpreting Your Results

After collecting responses, calculate the percentage of employees in each response category for every question. Focus on questions where a majority of respondents indicate financial stress, low confidence, or unmet needs. These are your highest-priority areas.

Score Range	Workforce Wellness Level	Recommended Action
70%+ positive responses	Strong Financial Wellness	Maintain current benefits; add advanced topics like tax strategy and estate planning

50-70% positive responses	Moderate - Room for Growth	Introduce financial coaching and targeted workshops on the top 3 concern areas
30-50% positive responses	Significant Need	Implement comprehensive program: coaching, education, tools, and benefits review
<30% positive responses	Critical Need	Prioritize immediate support: emergency savings programs, debt counseling, benefits enrollment drives

Common Findings and Action Items

Finding	Action Item
Low 401(k) participation	Auto-enrollment campaign, match education, one-on-one enrollment help
High financial stress scores	Launch financial coaching program, provide budgeting tools
Poor benefits understanding	Benefits education sessions, simplified materials, office hours with HR
Emergency fund gaps	Consider employer-sponsored emergency savings, financial first-aid workshops
High paycheck-to-paycheck rate	Cash flow planning workshops, on-demand pay options evaluation
Debt as top concern	Debt management workshops, student loan assistance program review

Recommended Next Steps

1. Share aggregate survey results with employees within 30 days to build trust
2. Present findings to leadership with recommended program investments
3. Select top 3 priority areas based on survey data and launch targeted initiatives
4. Re-survey in 6-12 months to measure progress and adjust the program
5. Partner with a fiduciary financial wellness provider for professional support

BrightWealth® can help you deploy this survey digitally, analyze the results, and design a financial wellness program tailored to your workforce. Our team provides the expertise so your HR team does not have to become financial planning experts. Contact us for a complimentary consultation.