



U.S. Chamber of Commerce
Foundation

Closing the Financial Wellbeing Gap at Work

When a parent learns to budget, their kid learns to save. Financial wellbeing doesn't just change one life — it changes a family tree.

Most Americans are one unexpected expense away from crisis — not because they don't work hard, but because they lack the basic financial knowledge.

By investing in financial wellbeing, businesses are offering their workers a lifeline. This isn't about telling people what to do with their money. It's about giving them the confidence to choose.

91%

Percentage of employees who said they would feel more invested in staying at their company if it offered financial benefits that met their specific needs.

— 2025 Morgan Stanley Financial Benefits Study



What if there was a way to reduce your company's turnover by 45% and have a lifelong impact on the employees who work for you?

The Solution

The U.S. Chamber Foundation is launching a financial wellbeing pilot to help strengthen the financial security of American families. The model is a cohort-based, employer-embedded, community-facilitated program.

Consider the potential impact on workers:



Increased upward mobility



Decreased consumer debt



Pathways to homeownership

What if the place you work wasn't just where you earned a living — but where you learned to keep it?

Other financial wellbeing programs target students or individuals who are close to retirement, while working-age adults are overlooked.

The pilot would:

- + Meet workers where they are
- + Foster generational financial empowerment
- + Increase employee retention & productivity
- + Position employers as an accountability partner



Pilot Program Snapshot

12

week
in-person series

10-12

workers in
each cohort

6

personalized
presentations

Impact

Stronger

Financial Security

Higher

Talent Retention

Resilient

Communities

Join the U.S. Chamber of Commerce Foundation as a founding partner to launch and scale a workplace financial wellbeing pilot for America's workers.

To learn more and become a founding partner, contact Clementine McLemore at cmclemore@uschamber.com



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