



# Fast Money Rounds: Employee Finances Today



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Financial wellness that works:

# Strategies for engaging a multigenerational workforce



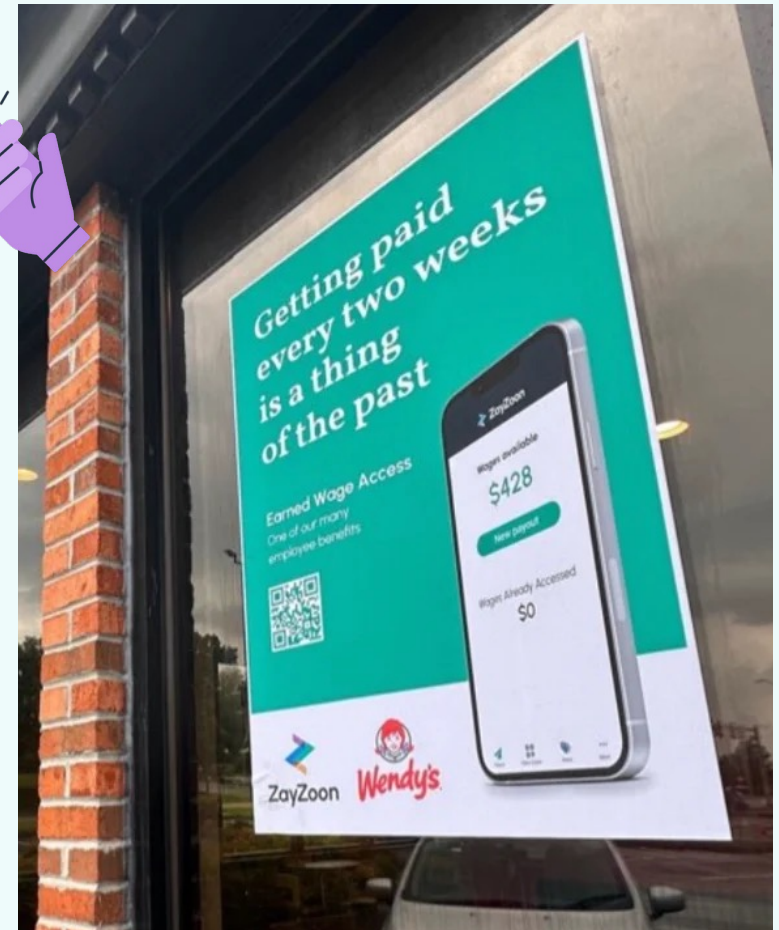


ZayZoon

The financial platform for small and medium businesses

We're on a mission to improve employee health through the use of responsible financial products

We provide Earned Wage Access since 2014 and are an active Thread HCM partner.





# Four generations, four different realities

Each generation in the workplace has different goals, challenges and expectations.





## Workers today are not *getting what they need*

31%

of US workers are fully engaged in the workplace.<sup>1</sup>

-6%

change in US worker engagement since 2023.<sup>2</sup>

63%

of HR pros say financial stress lowers productivity.<sup>3</sup>

<sup>1</sup> Gallup 2024 State of Global Workplace.  
<sup>2</sup> Gallup 2024 State of Global Workplace.  
<sup>3</sup> ZayZoon. State of Financial Wellness 2024.





“Nobody wants to  
work anymore.”

*Yes, they do!*

## ➤ What makes a job “good?”

Control

Recognition

Connection

Opportunity

Confidence



# The employer-employee relationship

## Passive

Expects employees to perform regardless of state of mind.

Views turnover as an unavoidable cost of business.

Only communicates when necessary, with little employee feedback.

Believes financial struggles are personal and the company has no role.

Rigid schedules and workplace policies with little concern for work-life balance.

## Active

Recognizes employee well-being and mental state drives productivity.

Actively invests in workplace culture and employee recognition.

Engages employees through regular check-ins and open feedback.

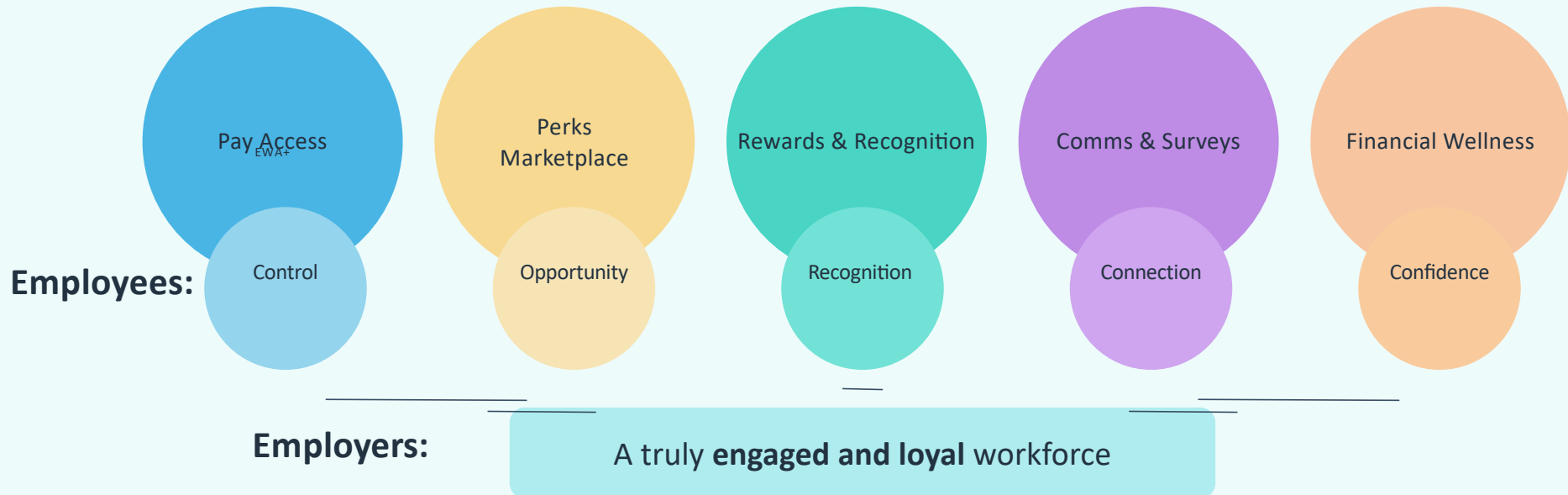
Addresses employee financial stress through education and support.

Offers workplace policies (e.g., flexible scheduling) that support well-being.



# The Connected Workplace

Actively nurturing the employer-employee relationship through **comprehensive financial and workplace benefits.**





~~“Nobody wants to work anymore.”~~

Do **one new thing**  
to support employees.