nudge

Financial wellbeing support for frontline workforces

5 best practices for engaging the employees who are the hardest to reach

Financial literacy is falling, and as it drops, so does employee financial wellbeing. The good news: nudge's 2026 global research shows that employer support makes a measurable difference — but the window to act is narrowing. **Explore proven practices for delivering financial education to frontline workforces.**

22%
drop in financial literacy since 2023

1 in 5
employees have no emergency savings

23%
mental health improvement with financial wellbeing support

1 Make the financial education relevant, not generic

Financial education that reflects frontline reality lands. Generic content doesn't.

Frontline employees face distinct financial pressures – variable shift pay, zero-hours arrangements and physical roles that carry health risk. Education that doesn't reflect that reality signals it wasn't made for them. Map frontline-specific education across the topics that matter most: managing variable income, building emergency savings, and navigating family and health benefits.

nudge tip Use HR and benefits data to create personalized, impartial education, tailored to each person's location, goals, benefits and circumstances.

2 Integrate into the employee journey

Plan for moments that matter, and build financial wellbeing into them.

One-off campaigns produce one-off engagement. Lasting change comes from embedding support into moments employees are already paying attention to – onboarding, benefits windows, retirement, life events.

nudge tip Plan proactive nudges that drive action so employees don't have to search for support. When life changes, benefits become relevant or the market shifts, bring the guidance to them.

3 Activate your local HR and Reward teams

Your on-the-ground people are your most dependable channel.

Central benefits teams can set strategy, but they can't replicate the trust that local HR managers and reward leads have with frontline employees. Equip stakeholders across your business to advocate for financial wellbeing, extend program reach, and create safe spaces for ongoing discussion.

nudge tip Identify 2–3 HR champions per site and equip them before any campaign launches.

4 Use gamification and creative communications

Competitions, prizes, and physical materials break through where emails don't.

For a workforce not sitting at a desk, traditional communications can have limited reach. Gamification changes the dynamic: when financial education is attached to a competition, quiz, or prize, participation becomes active and social. Physical materials – a leaflet in the break rooms, a quiz printout, a QR code on a poster – create a connected experience both on and offline.

nudge tip Learn how PepsiCo made a positive impact on employee financial health in 59 countries with gamification

5 Connect financial education to your benefits

Help employees understand and use what you already offer them.

Pension contributions, family benefits, health support, and discount schemes routinely go underutilized — not because employees don't care, but because the complexity hasn't been translated for them. nudge treats benefits education as core to financial wellbeing, not a separate workstream, and aligns it to benefits windows when decisions are live.

nudge tip Run a benefits utilization audit before designing your content calendar — low uptake is often a communication problem.

> "Your people show up for work. Does work show up for them?"

Frontline financial wellbeing isn't a nice-to-have. For pharma, FMCG, and industrial employers, it's a retention, engagement, and productivity issue. nudge helps you build a program that reaches every employee – wherever they work, however they're connected.

Read the full research
2026 Global Financial wellbeing report

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