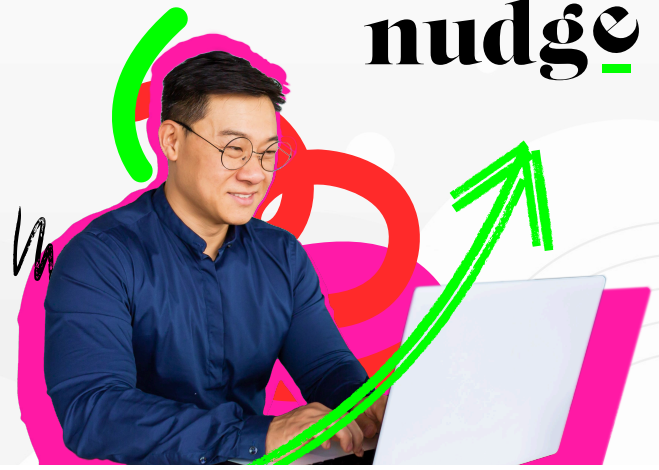


The missing link between benefits awareness and utilization

nudge



Employers continue to invest significantly in employee benefits, typically 20–30% of total compensation¹. However utilization remains low.

Only **37%**² of employees have a strong understanding of their benefits or how to make the most of them. This lack of understanding undermines both employee wellbeing and the effectiveness of benefits strategies.

Why it matters more than ever

In today's volatile economic climate—marked by inflation, interest rate fluctuations, and rising living costs—employees increasingly depend on the financial support their benefits provide.

Financial stress is increasing, impacting overall employee health, productivity and engagement³. Yet, at the same time, organizations face mounting pressure to optimize spend and demonstrate ROI, making it critical to maximize existing benefits.

Benefit communication is a first step. But to move employees beyond awareness toward understanding—and ultimately uptake—organizations need **intelligent, personalized, and timely education at scale**.

“

“It always amazes me that the average American thinks about their benefits for 15 minutes a year. And yet, the average American organization spends around 25% of payroll on providing those benefits...there's a huge gap between spend and perceived value.”

Ayman Alvi
General Manager, Benefits

RioTinto

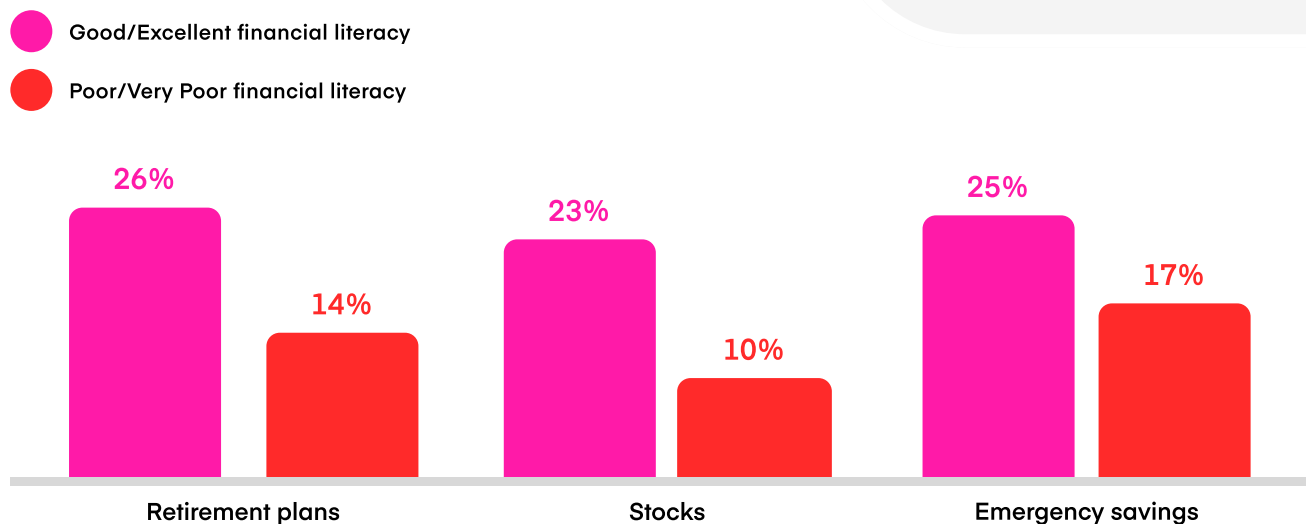


Financial literacy empowers action

Most benefits involve a financial decision, yet **only 24% of employees rate their financial literacy as excellent**⁴. When employees lack clarity and confidence, they often delay action—or disengage entirely. Financial education helps by providing the context, understanding, and relevance people need to make informed choices.

Employees with strong financial literacy are **significantly more likely to take critical financial actions**, while those with poor financial literacy are 45% less likely to do so⁵.

% Taking financial action by financial literacy level



When people have a strong understanding of their benefits and how they impact their life, they are **more likely to take action**. Financial literacy is the critical link for closing the gap between benefits offered and benefits used.

The role of technology in delivering effective financial education to increase benefits utilization

When financial literacy is overlooked, **benefits go underused, investments are wasted, and engagement drops**. But with a financial education program powered by the right technology, that risk becomes a powerful opportunity.

Employees want support that's relevant, timely, and easy to act on—delivered in the moments that matter. Technology makes this possible.

Education powered by technology transforms how people engage with their benefits. It meets employees where they are, tailoring information and signposting next steps by age, salary, location, family setup, and more. From personalizing education by life stage or location, to adapting delivery across languages, regions or regulations, technology enables targeted and interactive financial education that is engaging and truly resonates.



We're building a culture where financial confidence is the norm, not the exception. By combining data-led insights with meaningful support, our partnership with nudge is helping employees feel empowered and informed, every step of their financial journey.

Lillian Trigg

Director of Total Rewards, International

HOLOGIC

Examples of how organizations are using financial education to increase benefits utilization

Across industries and regions, leading organizations are **using financial education to turn awareness campaigns into action** on benefits, at scale. Here's how they're using personalized, impartial education to drive measurable impact:

AstraZeneca

Brought impartial, personalized financial education to the core of its financial wellbeing strategy.

£8.4 MILLION

in additional retirement contributions and a 24% higher uptake of the bonus waiver scheme.

76%

of eligible employees contributed to the share scheme.

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DELTA

Introduced impartial financial education tailored by country, language and financial context.

\$2.5 MILLION

in buying power awarded to employees who completed financial literacy modules.

[READ MORE](#)

SIEMENS

Introduced impartial financial education tailored to age, salary and current retirement contributions

30%

increase in retirement contributions among over a third of employees.

2500

employees increased their retirement contributions.

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And it doesn't stop at education. These organizations continuously refine their financial education programs, using **detailed data and analytics** to understand employees' needs, preferences, and behaviors. This ongoing approach ensures that benefit campaigns remain relevant, effective and consistently add value over time.

Turning awareness to action: education is the missing link

When employees understand their benefits in the context of their own financial lives, they're empowered to navigate complexity, make informed decisions, and get the most from the support on offer. Financial education is what builds that understanding—**turning awareness into action**.

That's how financial education drives real-world behavior change. When employees take meaningful steps—enrolling in plans, maximizing equity, making smarter financial decisions—businesses feel the impact: **stronger engagement, greater ROI on benefits, and a more resilient, financially confident workforce**.

1 | Bureau of Labor Statistics

2-5 | Censuswide 2025 Research

