

1. Read this article [How to Retire in Your 30s](#) and choose one of the following two episodes of the Financial Independence Podcast to listen to: [My Brother – Using the Power of Money to Pursue Your Passion](#) OR [Millennial Money - From Broke to Millionaire in 5 Years](#)
  2. Review the highlighted parts of the Vanguard [Prospectus](#)
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As part of their ongoing Work and Wealth initiative, the Aspen Institute [Economic Opportunities Program](#) and [Financial Security Program](#) along with Prudential hosted an afternoon discussion on financial wellbeing in the workplace and how it can improve the bottom line for both employers and employees.

Watch [this video](#) and leave your comment below in response to the following questions (no more than two paragraphs): “Double Bottom Line: The Business Benefits of Employee Financial Well-Being”

- How do experts see financial insecurity impact business success?
  - What are the kind of employer-based solutions that social innovators are proposing that might reduce financial stress and improve the financial bottom-lines of both workers and companies?
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In the video, the panel from the Aspen Institute discusses the topic of financial wellbeing in the workplace and how it can improve the bottom line for both employers and employees.

The experts see financial insecurity impact business success because employees worry about their finances all the time. This includes when they are at work or when they should be focusing and they can't. Furthermore, employees take time off of work to deal with their financial issues. If 40% of families don't have \$2,000 cash on hand to pay for an emergency of any kind, then this adds to their burden. When something like this happens, they cannot pay the money back. Due to the financial stresses of employees, businesses can lose thousands of dollars per year per person.

There are a few solutions that the video mentions because no one person is the same. Counseling is one, and education is very important for the community of the business and talking about their problems. Another idea that companies can put in place is financial wellness programs like helping pay back debt as well as personal finance classes. Lastly, the companies can create better work/life balance such as offering child care, free lunches, and fitness classes to lessen the stress that financial burdens place on employees.