

# Your Best People Make Complex Decisions Every Day. Are They Making the Right Ones With Their Own Money?

The Financial Wholeness Journey™ is a structured, employer-supported program that sharpens financial decision-making across your workforce.

**\$47.4B**

Annual productivity leakage  
across Australian businesses

**7.7 hrs**

Lost per week for every team  
member under financial pressure

**72%**

Of professionals say financial  
concerns affect their focus at work

Sources: AMP Financial Wellness Report 2024 | PwC Employee Financial Wellness Survey | ANZ Financial Wellbeing Report

## The irony? Your team optimises everything at work - except the one thing that affects every part of their life

Even high-earning professionals make costly financial decisions - poor debt structures, misaligned investment timing, inadequate protection. It is not a lack of intelligence. It is a lack of structure and accountability.

Organisations getting ahead are the ones treating financial capability as a **performance strategy**, not a welfare initiative.

## What Is Financial Wholeness™?

Financial Wholeness™ is a state where money decisions are made from clarity, not default. Your professionals are experts in their field - but most have never had a structured approach to their own finances. They are carrying debt that could be better structured, missing wealth-building windows, and making decisions reactively rather than strategically.

**Financial Wholeness gives them the plan, the tools, and the accountability partner to change that.**

<b>Meeting Daily Commitments</b>	Is your team's cashflow working as hard as they are - or leaking through poor structure and outdated loan products?
<b>Financial Clarity</b>	When your people have clarity over their financial position, they bring that same clarity to work. Distraction drops. Decision quality rises.
<b>Financial Resilience</b>	Could your key people absorb a \$50,000 setback without it derailing their focus? Resilience is not luck - it is architecture.
<b>Wealth Trajectory</b>	Are your professionals actively building long-term wealth, or just servicing debt? The difference compounds every year they wait.

## What Makes This Different?

	Your Existing Broker	A Wellness App / EAP	Charter's FWJ™ Program
<b>Approach</b>	Helps one person at a time	Generic content, low engagement	<b>Structured group + individual program</b>
<b>Timing</b>	Engaged at transaction point	Self-serve - most never open it	<b>Proactive - educates before decisions</b>
<b>Reporting</b>	No reporting to employer	Usage reports only (logins)	<b>Anonymised impact reports to HR</b>
<b>Follow-up</b>	No accountability structure	No follow-up pathway	<b>Diagnostic &gt; Coaching &gt; Check-in &gt; Report</b>
<b>Measurement</b>	Cannot measure improvement	Cannot measure improvement	<b>Financial Wholeness Index™ tracks progress</b>

*“Your broker helps individual employees get loans. We help your entire organisation make better financial decisions - and we prove it with data.”*



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## How the Program Works

The Financial Wholeness Journey™ is delivered in partnership with your HR or People & Culture team. We handle the content, facilitation, diagnostics, and reporting. You provide the room and the invitation.

<b>01</b> <b>Baseline</b> Financial Wholeness Index™ diagnostic across your team	<b>02</b> <b>Educate</b> Group session on debt strategy, cashflow & wealth-building	<b>03</b> <b>Personalise</b> Optional 1:1 coaching for those who want to go deeper	<b>04</b> <b>Measure</b> 6-month follow-up Index re-assessment to track progress	<b>05</b> <b>Report</b> Anonymized Employer Impact Report delivered to HR
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**Time required from your team: Two 60-minute sessions per year. We handle everything else.**

## Why Leading Organisations Choose the Financial Wholeness Journey™

<b>Sharper Decision-Making</b>	Professionals with financial clarity bring that same discipline to work. Fewer distractions, stronger output.
<b>Deeper Engagement</b>	Invest in something that genuinely changes people's lives, and loyalty becomes a natural outcome.
<b>Competitive Retention</b>	Your competitors offer gym memberships and fruit boxes. You are offering something that moves the needle.
<b>Measurable ROI</b>	The Financial Wholeness Index™ provides pre/post data so you can demonstrate impact to the board.

***“An incredibly informative session spanning retirement planning, good and bad debts, and overall smart financial decision making. It's just as important that we take the time to educate our teams and help them achieve their own financial and personal goals. We found the time invaluable.”***

- Samantha Parsons, Principal / CEO, Parsons & Partners

## Start With 10 People. We Will Prove It Works Before You Commit.

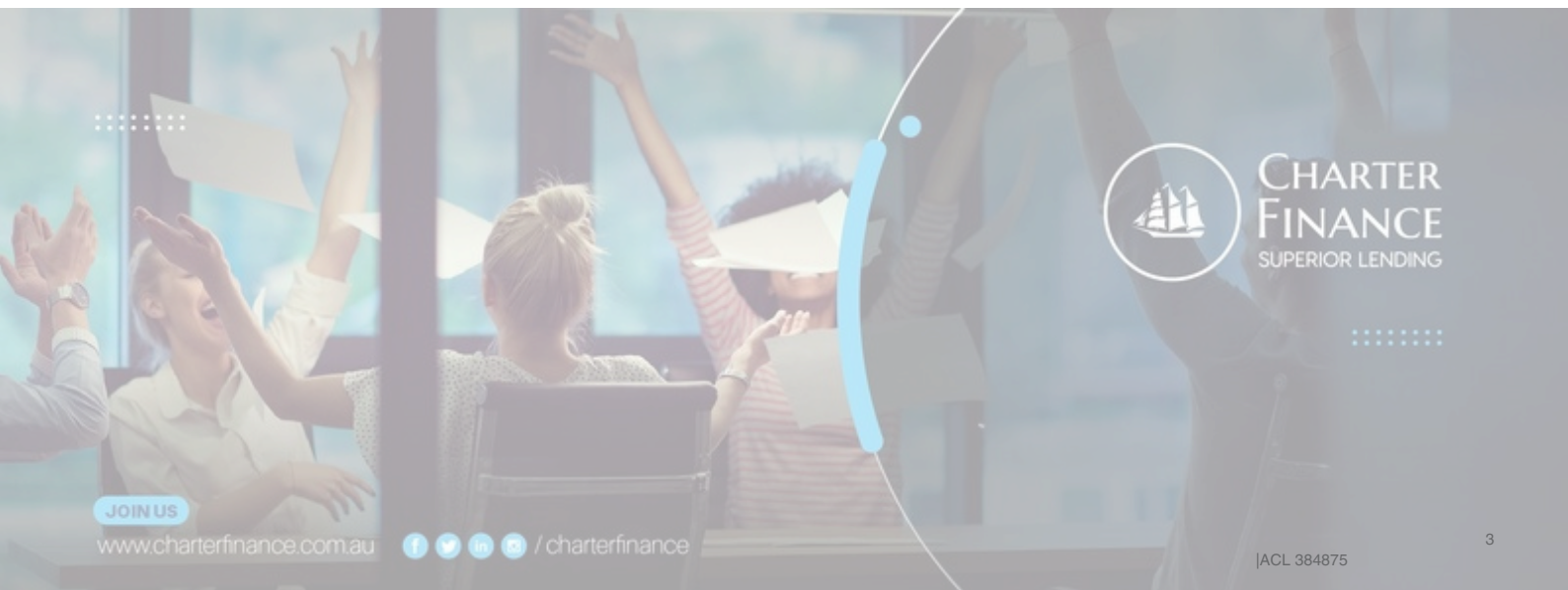
- ✓ Charter runs the full Financial Wholeness Journey™ with a small group (10-20 team members)
- ✓ Duration: 6 months - 2 group sessions + diagnostics + optional 1:1 coaching
- ✓ You receive a full Employer Impact Report with anonymised Financial Wholeness Index™ scores
- ✓ No cost for the pilot period. No obligation to continue.

## Give Your Team the Financial Edge They Don't Get Anywhere Else

Start with a 30-minute confidential strategy discussion. No obligation, no pitch - just a conversation about what is possible.

**Book a Strategy Discussion: [calendly.com/growmywealth](https://calendly.com/growmywealth)**

**Call us directly: 1800 455 118 | [info@charterfinance.com.au](mailto:info@charterfinance.com.au)**



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