



93% of U.S. employees surveyed say that current global events have motivated them to want to take specific actions to improve their finances.¹

Recent graduate starts on a solid path

Employee

Meet Ashley, a 26-year-old navigating her first “real job” after graduate school. She’s very tech-savvy as an account manager for a fast-growing web development firm. She’s single, but she and her boyfriend are starting to talk more about the future.

When it comes to finances, Ashley has a pretty good head on her shoulders, but she has some student loan debt that’s going to cut into her new paycheck. Until now, she relied on family and friends for financial guidance. Professional advice sounds like a great idea to get started on the right foot. But where do you find someone? And do they cost money?

Challenges

Ashley wants to manage her money well from the start, but she’s never put together a formal budget to guide her spending. She needs some planning tools and expertise on things she doesn’t know enough about.

For example, Ashley is moving off her parents’ health insurance for the first time and her company’s open enrollment is coming soon, with a full list of benefits to consider. But that just makes it more confusing — what benefits should she pick? She has a history of cancer in her family, so should she look at benefits like critical illness or life insurance even though she’s only 26 years old?

And then there’s the big questions of how much to save — if there’s any left over — for emergencies or retirement. Her parents tell her to put as much as possible into retirement, but is that the right strategy?

Ashley has talked to friends about all of this, but most of them are in the same boat — confused, a bit overwhelmed, and not sure where to turn for guidance or how to set goals and plan.

Solution

Fortunately for Ashley, her company implemented Lincoln *WellnessPATH*®, a financial wellness tool she used to find help in multiple areas:

- Ashley took a short quiz and got a wellness score that helped her assess her financial situation. She used that information to set personalized goals and create to-do lists that included establishing a monthly budget.
- She used the life insurance calculator to assess how much insurance she needs and got information about how to sign up for auto-deduction from her paycheck.
- The robust resource library in *WellnessPATH* provided valuable insight on saving for emergencies and retirement, paying off student debt, and more. She’s gained enough financial savvy to pass on helpful advice to her friends!

“I’ve taken some great first steps that got me started on the right foot financially, and now I’m helping my friends do the same.”



Talk with your Lincoln Financial representative to learn more about how Lincoln *WellnessPATH* can help put employees on solid financial ground.

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¹ Lincoln Financial, COVID-19 Sentiment Tracking Study, 2020.

