



Personal Finance Courses

Employee and student health and wellbeing should be all-encompassing, therefore it's important to remember that financial disparities can cause a huge impact on individuals. Personal finance courses are a great way to educate employees and students about financial challenges such as help with debt reduction, student loans, preparation to finance a first home or child's education and for those seeking retirement. In addition to helping you're your students' and employees' personal stress, they will be able to focus more clearly on their work or school load, allowing them to become more attentive and productive.

How to Implement

- With your wellness committee, establish employee and student interest in attending personal finance courses
- Consult with a local financial advisor, finance professor, bank, TIAA-CREF, etc. to find an expert willing to speak with students and employees
- Identify an appropriate location and time to hold courses and communicate information to individuals
- Connect with Penn State University Park's Health Promotion and Wellness Team to see if virtual consults on financial wellness can be done with students
 - <https://studentaffairs.psu.edu/free-wellness-services>
- Post flyers and handouts regarding personal finance tips in areas that are visual to both employees and students

Evaluation

To assess the impact of the intervention:

- Track attendance via sign in sheet if personal finance courses are in person, or via online if classes are held through videos/Zoom
- Survey employees and students on their reaction to the course and whether they felt the information provided was useful for them
 - Survey students who did virtual consults with Penn State University Park's Health Promotion and Wellness Team as well (if applicable)
- Survey individuals on which form of practice they enjoy best (i.e. in person or video)

Examples of Personal Finance Apps:

- Mint – an app that helps you manage your money
- You Need a Budget – allows users to create a budget to help them get out of debt
- Wally – users can track personal expenses by simply taking pictures of their receipts



Example Pre and Post Questions:

- Thinking about your mental health, which includes stress, depression, and problems with emotions, for how many days during the past 30 days was your mental health not good?

- How often do you find your work or school load stressful?
 - Always
 - Often
 - Sometimes
 - Hardly ever
 - Never

- What is your biggest barrier to positive mental health? (Check all that apply.)
 - Work stress
 - Micromanagement
 - Home stress
 - Busy schedule
 - Coworkers
 - Relationships outside of work
 - Other

- Over the last 2 weeks, how many days have you had trouble falling asleep or staying asleep or sleeping too much?

- How often do you find your work or school load stressful?
 - Always
 - Often
 - Sometimes
 - Hardly ever
 - Never

- How often do you have physical symptoms that are likely stress related? (e.g., teeth grinding, headaches, palpitations, stomach aches, back aches)?
 - Never
 - Once a month
 - A few times per month
 - Once a week
 - Multiple times per week
 - Daily
 - N/A or I'd prefer to not answer



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- All in all, how satisfied would you say you are with your job?
 - Very satisfied
 - Somewhat satisfied
 - Not too satisfied
 - Not at all satisfied

- How many hours do you spend on campus each week working and/or doing school work?

- During the past 30 days, for about how many days have you felt worried, tense, or anxious?

- How satisfied are you with current wellness programs?
 - Very satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very dissatisfied

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Personal Finance Seminar Sign-In Sheet

Name	Student or Employee?	Email



LionPulse Session Evaluation

Campus: _____ Session: _____

Date: _____ Time: _____

1. Was the time of this program convenient for you?
 - a. Yes
 - b. No

2. Was the topic of interest?
 - a. Yes
 - b. No

3. How often would you attend programs?
 - a. Monthly
 - b. Quarterly
 - c. Not at all
 - d. Other _____

4. Based on today's experience, will you encourage your colleagues to attend?
 - a. Yes
 - b. No

5. Will you make changes in your life based on what you learned today?
 - a. Yes
 - b. No

6. What program topics would you like to see in the future?

