

## Financial Wellness is No Longer Optional: Five Trends Reshaping Employee Expectations in 2025

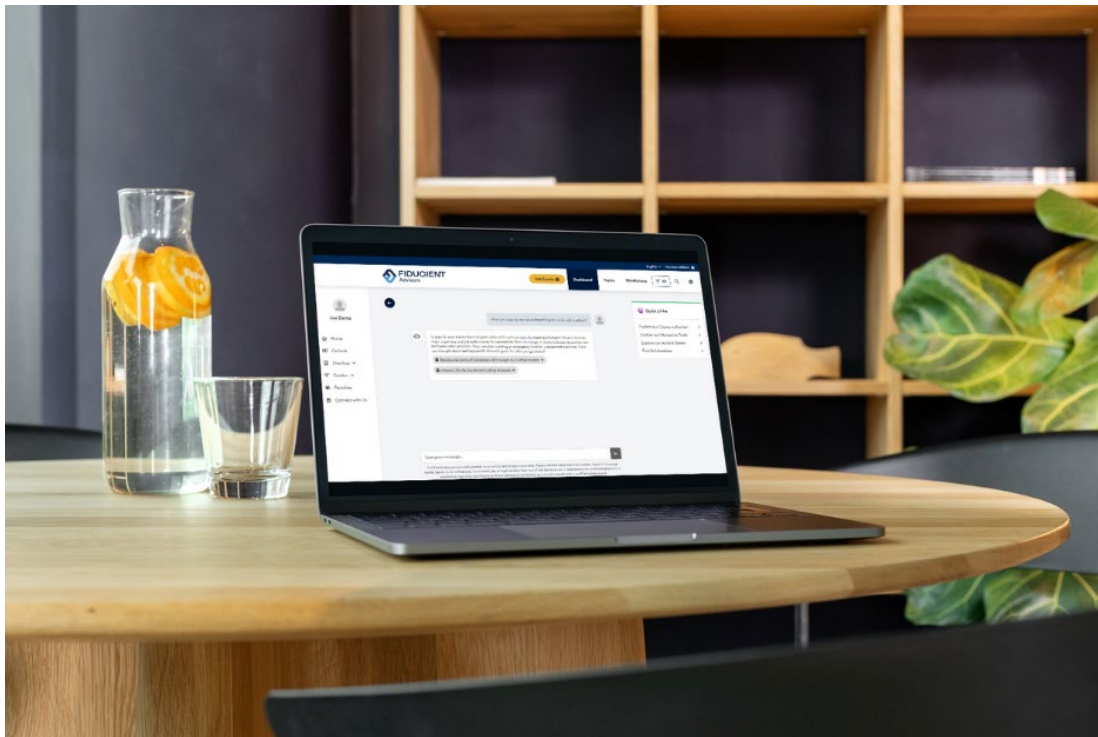
by Andrew Lendnal, Global Head of Financial Wellness

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In 2025, financial wellness is not just a benefit, it is a business imperative.

Across industries, employers are rethinking how they support their people. Economic uncertainty, rising interest rates and persistent financial stress have created new challenges, and new expectations. Today's employees aren't just asking for more pay or perks; they are asking for peace of mind.

That is where financial wellness comes in. And not just any program, a strategy that is inclusive, data-driven and designed to drive real behavioral change. At Fiducient Advisors, we call this approach [Wellness by Fiducient](#), and it is helping employers take employee engagement and retention to the next level.



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Five powerful shifts are reshaping the financial wellness landscape, each carrying important implications for organizations today include:

## 1. Employees Are Craving Clarity - Not Just Content

Employees are overwhelmed. From Reddit threads to TikTok finance influencers to AI-generated advice, there is no shortage of information out there. But too much noise without direction leads to confusion and inaction.

That is why unbiased, expert-backed financial guidance is more important than ever.

Our [Wellness by Fiducient](#) platform cuts through the clutter by delivering customized learning journeys, interactive tools and access to credentialed financial coaches.<sup>1</sup> Employees get clarity, not content overload, and that builds trust.

**What this means for employers:** By providing access to vetted, actionable resources, employers become a trusted partner in an age of financial misinformation.

## 2. One-Size-Fits-All Doesn't Fit Anyone Anymore

Today's workforce is more diverse than ever. Employees are navigating student loan repayment, rising housing costs, caregiving responsibilities and delayed retirement - all at once. A traditional financial education workshop won't cut it.

Employees want personalized, dynamic support that meets them where they are.

With features like our Money Personality Assessment (modeled after Myers-Briggs) and multilingual content available in 20+ languages, [Wellness by Fiducient](#) tailors the experience to individual needs, goals and preferences.<sup>1</sup>

**What this means for employers:** To engage today's workforce, financial wellness must feel relevant to every stage of life - and every lived experience.

## 3. Wellness Can Drive Benefits Utilization and ROI

Here is a stat that may surprise you: 63% of employees don't fully understand the benefits offered to them<sup>2</sup>.

Financial stress plays a big role. When employees are anxious about their day-to-day finances, they are less likely to engage with long-term planning tools like HSAs, 401(k)s or tuition reimbursement.

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<sup>1</sup> Internal data and reporting from Wellness by Fiducient, 2024–2025.

<sup>2</sup>Harvard Business Review. Why Employees Don't Understand Their Benefits - and How HR Can Help. Accessed May 2025.

We found that when employees complete a financial wellness checkup and receive actionable recommendations, benefits engagement rises significantly.

In fact, in a recent user cohort:<sup>3</sup>

- 47% reported reduced financial stress
- 2x more users improved their budgeting and saving habits
- Participants reported feeling more confident using employer-sponsored benefits

**What this means for employers:** Financial wellness isn't just about education – it is a catalyst for better benefits adoption, reduced absenteeism and increased productivity.

## 4. Well-Being and Retention Are Inseparable

In the race for talent, culture matters, and employees are evaluating employers based on how they support holistic well-being.

Financial wellness is no longer a “perk” to showcase on a careers page. It is a signal of your company's values.

Whether navigating inflation, recovering from medical expenses or preparing for a major life event, employees remember who stood by them. And increasingly, they reward that support with loyalty.

**What this means for employers:** Prioritizing employee financial health leads to stronger morale, deeper engagement and a workforce that stays longer and performs better.

## 5. Employers Want Partners, Not Portals

Launching a financial wellness program is step one. But what happens next?

We have seen too many employers invest in tools that never gain traction because they lack strategy, promotion and internal buy-in to succeed.

At Fiducient Advisors, we go beyond technology. [Wellness by Fiducient](#) offers a **concierge rollout team**, customized marketing campaigns, robust usage reporting and live coaching at no additional cost.<sup>1</sup> We don't just deliver the platform - we partner with you to help ensure it works.

**What this means for employers:** To move the needle on engagement, choose a partner who stays with you beyond implementation and helps you tell your story.

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<sup>3</sup> iGrad. 2025 Financial Wellness Outcomes Report: Reducing Financial Stress & Increasing Financial Wellness. Published May 2025.

## Bonus Insight: Why Financial Wellness Platforms Actually Work

Some leaders still ask: Does this really move the needle?

The short answer? Yes, and we have the data to prove it.

In a 2025 independent research study analyzing engagement on our financial wellness platform:<sup>2</sup>

- 47% of users reduced financial stress
- Budgeting course participants improved scores by an average of 36 points
- Personality-driven recommendations led to higher user retention and satisfaction

Behind those numbers are people, employees who now feel more in control, more hopeful and more focused at work. And employers who benefit from a more resilient workforce.

### The Bottom Line: 2025 Is the Year of Financial Well-Being

Employees aren't just asking for financial wellness, they are expecting it.

They want programs that:

- ▲ Respect their unique journey
- ▲ Offer clarity instead of complexity
- ▲ Connect to the benefits they already use
- ▲ Show that their employer truly cares

With [Wellness by Fiducient](#), you can help meet those expectations, and raise the bar.

## How to Get Started

Discover how [Wellness by Fiducient](#) can support your organization's wellbeing. [Contact us](#) to learn more, request a demo or start a conversation with our team.

## About the Author



**Andrew Lendnal**  
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Andrew leads all financial wellness initiatives for the firm, including overseeing the education platform and providing one-on-one financial coaching and delivering group workshops to retirement plan participants. Prior to joining Fiducient, he was the Executive Director, Head of Financial Wellness Corporate Engagement and Global Strategy for Morgan Stanley. Andrew also served as Senior Vice President, Strategy and Financial Wellness for KeyCorp/KeyBank and Senior Vice President, Financial Wellness and Business Development for Morningstar Inc. He earned his BCA and BSc degrees from Victoria University of Wellington, New Zealand and his MBA in Finance from Massey University, New Zealand. Andrew currently serves on the Paperwork Strategic Advisory Board, TGS Financial System Strategic Advisory Board, Money Mammals Advisory Board, National Financial Educators Council Massachusetts Advisory Board, and is a Board and Committee Member for the National Capital Region Wounded Run. He volunteers with the Victoria University of Wellington Alumni as Mentors Program and Invest It through the SIMFA Foundation.

Andrew is a best-selling, international personal finance author and experienced speaker. As a testament to his success, the New York Times named him one of the five leaders championing the Financial Wellness at Work Movement in the U.S. in 2020.