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# Enrich Financial Wellness:

## What Makes An Award-Winning Financial Wellness Platform?



**Rob LaBreche**  
Founder, President & CEO



*Enrich Financial Wellness empowers employees by providing personalized, actionable answers to their financial anxieties and worries in an engaging and compelling platform. There is not one person that would not benefit from this information.*



**I**Grad, a technology-driven financial wellness education company, encompasses two unique and award-winning white-label platforms: iGrad and Enrich. The iGrad platform, designed for colleges and universities, is now launched on over 600 campuses. The Enrich Financial Wellness platform, presently used by over 250 employers and financial institutions, brings a similar interactive experience to employees and Human Resources departments in the form of a popular new employee benefit: employee financial wellness. Both platforms are designed to cover a wide spectrum of money stresses and needs

by offering an interactive, customizable, and adaptive learning technology.

The scope of money issues facing today's workforce are extremely variable and undeniably personal. Employers today must contend with a multigenerational workforce and its varied financial stresses. Presently, 40% of all employees have less than \$50,000 saved toward their retirement, prompting 43% to postpone retirement and remain in the workforce. Consequently, fewer advancement opportunities force Gen X employees to tighten their belts. The average US

household has an average \$16,000 of credit card debt while 42% of families borrowed money this year to cover college expenses. Finally, the rising cost of college affects 40% of millennial employees carrying student debt with them into their first careers; and of those 83% affirm the substantial impact their debt carries toward other financial goals. Taken altogether the many aspects of finance can make the topic of financial wellness seem insurmountable.

iGrad, with its innovative Enrich Financial Wellness platform, aims to make financial wellness approachable

and accessible. The personalized approach is established during onboarding when each user is presented with the financial behavioral assessment later serving to guide users through the vast array of content in a personalized and timely manner.

iGrad is a the three-time winner of *Education Program of the Year* (*The Institute for Financial Literacy*), *Best Product award for four years* (*University Business Magazine*), as well as the *Outstanding Consumer Information Award* (*AFCPE*).

**Rob LaBreche is Driving the Company with Vision**

**Rob LaBreche, Founder, President and CEO** of iGrad, whose passion for financial literacy developed from 16 years in the financial aid and student loan industry, founded iGrad because he felt there weren't any other existing programs presenting the subject of financial literacy in a compelling, relevant and timely way. Mr. LaBreche, along with other former financial aid professionals, realized that many college students and graduates do not have access to the financial education needed to succeed in the real world. Therefore, starting in 2009, iGrad focused on improving financial literacy within higher education institutions in the U.S. Since then iGrad has partnered with colleges and universities across the country providing a comprehensive and customized financial literacy program. Later, Mr. LaBreche helmed the expansion of the company to include the Enrich Financial Wellness platform, providing the same entertaining financial education to employees.

With the foundation of iGrad, Mr. LaBreche has led a team of dedicated pros to spread the word about the need for improved financial literacy education in this country. By giving users the knowledge and necessary education to make wise financial decisions, the platform helps them achieve life goals in a way that is fun and easy-to-understand. Since launching, iGrad and Enrich have jointly become among the most widely-used financial literacy platforms available, servicing over 1,000,000 active users.

Mr. LaBreche has been featured in media nationwide including The Wall Street Journal, USA Today, CNN and many others as a financial aid/student loan expert. He is also a Certified Educator in Personal Finance and has been a speaker regarding financial literacy at conferences throughout the country. According to Rob, *"We believe financial wellness education needs three qualities to be effective: it must be continuous and ongoing, it must be interactive and engaging, and it must be relevant to each individual. This knowledge is most effectively delivered in a community setting, whether online or in person."*

**iGrad: Making a Mark in the Financial Wellness Sector**

These days 40% of employees look to their employer for financial security and 82% of employers believe they have a responsibility for the health and wellbeing of their employees, making financial wellness a hot topic in HR. The majority of employers (66%) agree their employees are less productive when concerned about personal financial issues and a large majority (78%) believe financial well being would help increase employee engagement. Company-offered financial wellness is an ongoing, evolving, and personal benefit designed to not only educate on financial principles (financial literacy), but also on the successful implementation of these principles (financial capability). The Enrich platform, offered through iGrad, is an employer-sponsored financial wellness platform delivering interactive and engaging content into the hands of financially-stressed employees. The white-label product offers branding and customization ensuring employers present an organic and comprehensive experience. By focusing on the educational aspect the Enrich platform ensures financial privacy thereby allowing employees a stress-free experience. No matter the income-level, education or position every member of any company will benefit from the knowledge available on the Enrich Financial Wellness platform. 

