

PREPARED FOR

Manas – Center for Mental Wellness & Counselling

Comprehensive Employee Financial Wellness Programme

Reduce Financial Anxiety Across Your Entire Workforce

Presented by Dr. Priya Dubey Sharma

Manas – Center for Mental Wellness & Counselling

UDYAM-MP-10-0120839



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Programme Overview

Financial stress is a significant contributor to reduced productivity, absenteeism, and mental health challenges in Indian workplaces. This programme addresses this critical gap by equipping employees with the knowledge and tools to manage their finances effectively, thereby fostering a healthier and more productive work environment.

Learning Objectives

- ✓ Participants will understand the intricate link between financial worries and overall mental wellbeing, recognizing how financial strain can impact daily life and work performance.
- ✓ Participants will identify common financial pressures faced by Indian employees, such as EMIs, family responsibilities, and the impact of inflation, gaining insights into managing these specific challenges.
- ✓ Participants will acquire foundational financial literacy skills, including effective budgeting, understanding insurance needs, and planning for retirement, empowering them to make informed financial decisions.
- ✓ Participants will learn to critically review and maximise their existing employee benefits, ensuring they are leveraging all available resources for their financial security.
- ✓ Participants will explore practical strategies for building emergency financial support structures, providing a safety net for unforeseen circumstances and reducing financial anxiety.
- ✓ Participants will develop a personal action plan to implement learned financial wellness strategies, fostering sustainable financial health and long-term peace of mind.

WHO SHOULD ATTEND

This programme is designed for all employees seeking to improve their financial wellbeing, as well as HR and Benefits teams aiming to support their workforce's financial health.

Programme Content

1. Financial Stress and Mental Wellbeing: The Direct Connection

Financial worries can significantly impact an individual's mental state, leading to increased anxiety, reduced focus, and feelings of helplessness. This session illuminates the direct correlation between financial strain and mental health challenges, exploring how persistent money concerns can manifest in workplace behaviours like decreased engagement and increased errors. We will discuss evidence-based strategies to mitigate these effects by fostering a sense of control and resilience through mindful financial planning.

 **Activity:** Group discussion on personal experiences with financial stress and its impact on mood and productivity.

2. Common Financial Stressors for Indian Employees

Understanding the unique financial landscape in India is crucial for effective support. This section delves into prevalent stressors such as managing Equated Monthly Instalments (EMIs), fulfilling family financial obligations, coping with rising inflation, and addressing gaps in insurance coverage. We will explore practical, culturally relevant approaches to navigate these challenges, offering coping mechanisms and strategic planning advice tailored to the Indian context.

 **Activity:** Brainstorming session on practical solutions for common Indian financial challenges.

3. Financial Literacy as a Wellbeing Intervention

Enhancing financial literacy serves as a powerful intervention for overall wellbeing. This module provides essential knowledge on basic budgeting techniques, the importance of adequate insurance (health, life, etc.), and fundamental principles of retirement planning. By demystifying these key areas, participants will gain confidence in managing their money, reducing future anxieties and building a more secure financial foundation.

 **Activity:** Interactive budgeting exercise using a hypothetical Indian salary scenario.

4. Employee Benefits Review: Maximising What You Have

Many employees overlook the significant value of their existing company benefits, which can substantially contribute to financial security. This section guides participants through a comprehensive review of typical employee benefit packages, including health insurance, provident fund, gratuity, and any wellness allowances. The aim is to empower employees to fully understand and leverage these provisions, ensuring they are making the most of what their employer offers.

 **Activity: Worksheet for participants to list and understand their current company benefits.**

5. Emergency Financial Support Structures

Building resilience against unexpected life events is paramount for financial peace of mind. This module focuses on establishing robust emergency financial support structures, including the importance of an emergency fund and exploring various avenues for short-term financial assistance when needed. We will discuss practical steps to create and maintain an emergency fund, providing a vital safety net against unforeseen expenses.

 **Activity: Individual reflection and planning for creating a personal emergency fund.**

6. Developing Your Personal Financial Action Plan

Translating knowledge into action is key to achieving lasting financial wellbeing. This final section guides participants in creating a personalised financial action plan based on the insights and strategies learned throughout the programme. We will break down the process into manageable steps, ensuring participants feel equipped and motivated to implement positive changes in their financial habits for sustained improvement.

 **Activity: Participants draft their initial personal financial action plan.**



Action Plan

Concrete steps for implementation.

Action	Owner	Timeline	Notes
Communicate programme launch and benefits to all employees.	HR	Week 1	Utilise multiple communication channels including email, intranet, and team meetings to ensure wide reach.
Schedule and conduct initial programme sessions for all employee batches.	HR	Month 1	Offer flexible timing options to accommodate different work schedules and employee availability.
Provide managers with talking points to discuss financial wellbeing in team meetings.	Manager	Week 2	Equip managers with resources to facilitate open and supportive conversations about financial challenges.
Collect feedback from initial participants to refine programme content.	HR	Month 1	Implement a structured feedback mechanism, such as surveys or focus groups, to gather actionable insights.
Integrate financial wellness resources into the employee onboarding process.	HR	Month 2	Ensure new hires are aware of available financial wellness programmes and resources from day one.
Review and update employee benefits communication annually to highlight financial support elements.	Leadership	Quarter 1	Periodically assess the effectiveness of current benefits and communicate any enhancements or new offerings.

About Manas



Dr. Priya Dubey Sharma

Founder & Consulting Psychologist | Applied, Organizational & Behavioural Psychologist | PhD | 18+ Years

Dr. Priya Dubey Sharma brings 18+ years of applied psychology to corporate wellness. She has worked with SBI, educational institutions, and corporate teams across India. Her evidence-based approach combines CBT, mindfulness, and culturally contextualised psychology for measurable outcomes. She is the creator of the Performance FOMO Index™ and the High-Functioning Distress Framework™.

Manas – Center for Mental Wellness & Counselling

A MSME-registered organisation dedicated to evidence-based mental wellness.

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Disclaimer: This document has been prepared by Dr. Priya Dubey Sharma – Founder & Consulting Psychologist (Applied, Organizational & Behavioural Psychologist, PhD, 18+ years), Manas – Center for Mental Wellness & Counselling (UDYAM-MP-10-0120839). Content is for programme overview and educational purposes only. Nothing herein constitutes legal advice regarding POSH Act compliance – organisations should consult qualified legal counsel for specific legal guidance. For clinical or psychological support, please reach out to the Manas Team for personalised guidance, or consult a qualified Psychiatrist or licensed mental health professional. © 2026 Manas – Center for Mental Wellness & Counselling. All rights reserved. Confidential – prepared specifically for the named organisation. For queries: manu@manas365.com | +91 99818 13224 This document does not constitute a legal instrument and carries no legal standing or admissibility in any court of law or official proceeding.