

PREPARED FOR

Manas – Center for Mental Wellness & Counselling

Employee Financial Wellness Programme

Reducing Financial Anxiety in Your 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 significantly impacts workplace productivity and employee well-being, often stemming from or exacerbating mental health challenges. This programme equips employees with practical strategies and resources to manage financial pressures effectively, fostering a healthier and more productive work environment.

Learning Objectives

- ✓ Participants will understand the profound link between financial strain and mental health, recognizing how financial worries can affect focus, motivation, and overall job performance.
- ✓ Participants will identify common financial stressors relevant to the Indian context, such as EMIs, familial financial obligations, and the impact of inflation, and learn coping mechanisms.
- ✓ Participants will explore how enhanced financial literacy acts as a powerful intervention for improving mental well-being and reducing stress.
- ✓ Participants will discover how to effectively leverage existing employee benefits to address financial needs, ensuring they are making the most of available resources.
- ✓ Participants will learn to cultivate a workplace culture that is supportive of financial well-being, promoting open conversations and mutual assistance.
- ✓ Participants will develop a personalized action plan to improve their financial situation and reduce stress, leading to enhanced personal and professional satisfaction.

WHO SHOULD ATTEND

This programme is designed for all employees across levels, as well as HR and benefits teams who are instrumental in supporting employee well-being.

Programme Content

1. The Mental Health Cost of Financial Stress

Financial worries can cast a long shadow over an individual's mental state, leading to increased anxiety, reduced concentration, and feelings of hopelessness. In the workplace, this translates into decreased productivity, higher absenteeism, and strained interpersonal relationships. This session will explore the intricate connection between financial pressures and mental well-being, providing insights into how unmanaged financial stress impacts cognitive functions and emotional resilience. We will discuss evidence-based approaches to mitigate these effects, helping employees regain control and mental clarity.

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

2. Common Financial Stressors in Indian Workplaces

Many Indian employees grapple with specific financial challenges, including managing Equated Monthly Instalments (EMIs) for loans, fulfilling extended family financial obligations, and navigating the rising cost of living due to inflation. These pressures can create a constant undercurrent of worry, affecting daily life and work. This session will delve into these prevalent stressors, offering practical, culturally relevant strategies for debt management, budgeting, and financial planning. Understanding these common hurdles is the first step towards overcoming them.

 **Activity: Brainstorming solutions for managing EMIs and family financial responsibilities.**

3. Financial Literacy as a Mental Health Intervention

Improving financial literacy is not just about managing money; it's a potent tool for enhancing mental well-being. When individuals understand their finances better, they feel more empowered and less anxious, which positively impacts their mental state. This section will highlight how practical financial education—covering topics like saving, investing, and debt reduction—can serve as a proactive intervention against financial stress. Participants will learn actionable steps to boost their financial knowledge, thereby strengthening their mental resilience.

 **Activity: Individual reflection on current financial knowledge gaps and desired learning areas.**

4. Employee Benefits Optimisation

Many organizations offer a suite of benefits designed to support employees financially, yet a significant number of employees remain unaware of or underutilize these resources. This session focuses on demystifying employee benefits such as provident fund, gratuity, insurance policies, and potential wellness stipends. We will guide participants on how to assess their needs and strategically utilize these benefits to their fullest potential, thereby providing a tangible buffer against financial uncertainties.

 **Activity: Interactive quiz on understanding company-provided financial benefits.**

5. Building a Financially Supportive Workplace Culture

Creating an environment where employees feel comfortable discussing financial well-being and supporting each other is crucial. A supportive culture can reduce the stigma associated with financial struggles and encourage proactive help-seeking. This session will explore strategies for fostering such a culture, including promoting financial literacy initiatives, encouraging peer support networks, and ensuring leadership champions financial wellness. Implementing these cultural shifts can lead to a more empathetic and resilient workforce.

 **Activity: Small group discussion on creating a more financially supportive team environment.**

6. Developing a Personal Financial Wellness Action Plan

Transitioning from awareness to action is key for sustainable financial well-being. This concluding session empowers participants to consolidate their learning into a personalized action plan. We will guide them through setting realistic financial goals, identifying immediate steps to manage current stressors, and outlining a long-term strategy for financial growth and stability. This structured approach ensures that employees can apply the programme's learnings effectively to their individual circumstances.

 **Activity: Creation of a personalized financial wellness action plan worksheet.**



Action Plan

Concrete steps for implementation.

Action	Owner	Timeline	Notes
Communicate programme details and benefits to all employees.	HR/Manager	Week 1	Ensure clear communication highlighting the personal and professional benefits of participation.
Schedule initial programme sessions focusing on identifying financial stressors.	HR	Month 1	Prioritize sessions that address immediate concerns like EMLs and family obligations.
Encourage managers to discuss financial well-being openly within teams.	Manager	Week 2	Provide managers with talking points and resources to facilitate these conversations.
Conduct a survey to assess current employee financial literacy levels and benefit utilization.	HR	Month 1	Use survey results to tailor future interventions and communication strategies.
Launch internal communication campaign highlighting available financial benefits and resources.	HR/Manager	Month 2	Create easily accessible guides and FAQs about employee financial support mechanisms.
Integrate financial wellness modules into the company's ongoing learning and development framework.	Leadership	Quarter 1	Commit to continuous support and education on financial well-being for all employees.

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