



Creating Financial Literacy, LLC

Our Real Business Is You!

MEMORANDUM

To: Concerned Business Owners and Managers

From: Jennifer Matthews
President and CEO

Subject: Cost Effective Comprehensive Health Access and Financial Solutions Packages

There are four major economic problems facing businesses: **1) affordable access to medical providers, 2) prescription drug coverage, 3) low credit scores, and 4) managing debt.** For small businesses, the inability to offer some type of medical access to your employees affects retention and morale. The last two, credit scores and debt, are affecting many business owners and managers, as well as employees.

Employee concerns over managing debt and personal finances are having an even greater impact on employers for the reasons listed on the Fast Facts and others. These problems are creating an onslaught of additional problems, including the recently termed “debt-stress syndrome” (CBSnews.com).

Two affordable solutions are now available to businesses for as little as 22¢ per hour! Businesses can provide the services as an employee benefit, or offer them to your employees and have them cover the cost.

Comprehensive Total Solutions Packages

Package A

- ✓ 24/7/365 telephone access to board certified, licensed primary care physicians (PCP) that diagnose illnesses, recommend treatment, and prescribe medication when appropriate to everyone in the household ages 12 and up without a co-pay (not health insurance and not available in or to residents of SC or OK)
- ✓ Discounts of 10% to 60% on prescriptions at 56,000 national and regional chains, as well as some independent pharmacies (not health insurance)
- ✓ Customized written plan to systematically eliminate consumer debt, and includes monthly updates
- ✓ Access to Lifelock™ for proactive identity theft coverage

Package B (includes all of Package A!)

- ✓ Expert credit restoration for the employee and their spouse that is FACT Act and FCRA compliant
- ✓ Unlimited objective coaching and mentoring by experienced financial experts including CPAs and CFPs on any subject related to money, budgeting, money management, financial planning, and taxes



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These packages are available through a partnership with Financial Destination, Inc. (FDI). Package A, an awesome employee retention resource and morale booster, is available for the low investment of \$34.95 per month per family (plus a one-time program enrollment of \$14.95). *Plus*, the business may be eligible to receive a \$10 cash back rebate per month per enrollment. Program administration is minimal, perhaps negligible!

Package B, which includes Package A, is only \$59.95 per month per family (plus a one-time program enrollment of \$69.95), and provides a total, comprehensive financial solutions package. *Plus*, the business may be eligible to receive a \$20 cash back rebate per month per enrollment, with little or no administration.

Both packages offered by FDI are provided on a month-to-month basis, without a length of service contract, and at a cost that is less than most cable television or cell phone bills. As a business owner or manager, this is an opportunity to provide a valuable, inexpensive solutions to your employees that will benefit your business in many ways. Plus, the monthly cash back rebate can be used to offset rising business expenses, including the recent hike in the Federal mileage reimbursement rate.

FDI's quality, "hands off" total financial solutions package is available for immediate implementation. Review the services at www.RaiseCreditScoreLowerDebt.com and contact my office for implementation assistance, taking advantage of the cash back option, and for answers to any questions you may have.