



FINANCIAL WELLBEING ADVANTAGE

THE PERFORMANCE CONNECTION.

Psychologist | Author | Global HR Leader | Policy & Academic Contributor

2 x Bestselling
HR Author



Author of the
year '24



Profiled in
Forbes '26



7th HR's Most
Influential Thinkers



Chair, Policy
Liaison Group on
Workplace Wellbeing



Executive Fellow,
King's College
London





INFLUENTIAL
PEOPLE

In Association with Awards Intelligence

WINNER
2026



Outstanding Individual
Achievement in
Global HR '25



Lifetime
Achievement
Award '25



Outstanding
Contribution to
the Industry '24



HR Influencer of
the Year '24 & '25



HR Professional of
the Year '24



THE UK GOVERNMENT EXPECTS MORE FROM EMPLOYERS

The word ‘employer’ is mentioned over 200 times across The Keep Britain Working Review and the HM Treasury’s Financial Inclusion Strategy.



FINANCIAL STRAIN INTRODUCES A MEASURABLE CONSTRAINT ON ORGANISATIONAL GROWTH

3.3

**HOURS A WEEK SPENT DEALING WITH
MONEY WORRIES – WHILE AT WORK**

Just 16% don't spend any time dealing with personal money matters at work.

Money Worries Lower IQ

Thinking about a large, unexpected expense produces cognitive deficits equivalent to a:

10–13–point drop in IQ

The research shows consistently that this effect is situational, not based on individual ability.

Thinking About Money is Overwhelming

Most people get easily overwhelmed when dealing with money. In studies asking people to choose a deal:

4 for £15 or 4 for £14.30

Most weren't more likely to choose the better deal. They were more likely to go for a price that was easily divisible.

3 in 5 employees report loss of concentration and focus due to financial stress

78%

OF BRITONS LOSE SLEEP
OVER MONEY

~2x

HIGHER ABSENCE RATES
LINKED TO FINANCIAL STRESS

6X+

HIGHER RISK OF PSYCHOLOGICAL
DISTRESS FOR HIGHLY-STRESS
YOUNG ADULTS

Small adjustments can fundamentally shift outcomes.

Marginal aerodynamic changes affect world-class sports performance, but **financial wellbeing initiatives, and better benefits create the conditions for people to perform.**

A financial wellbeing strategy is a system for "***tweaking the environment***".



**ENGINEERING BETTER CONDITIONS
FOR EMPLOYEE GROWTH**
**SMALL ADJUSTMENTS
FUNDAMENTALLY SHIFT OUTCOMES**

Employees who feel
financially secure
are

5x

more productive
than those under
financial stress

Just a £250 increase in
savings reduces
financial stress by up to

65%

£250 from £0 buffers
against events strongly
linked to distress

DIRECT CORRELATION BETWEEN SAVINGS BUFFER AND PRODUCTIVITY



Savings Amount	Money Stress Reduction %	Estimated Productivity Gain %
£250	30%	+10%
£500	45%	+16%
£1,000	65%	+23%
£2,000+	75%	+26%

2024 Olympics:

- Men's 100 m was won by **0.005 seconds**
- Top seven athletes finished within **0.09 seconds** of each other

A tiny tweak can matter:

- Long hair adds **0.07 seconds** to a runner's time



A vertical teal bar on the left side of the slide, with three segments corresponding to the numbered points.

01

Build a buffer

Help people save even a small amount — the first £250 does the heaviest lifting

02

Pair access with capability

Guidance and education, not just faster access to pay

03

Make it effortless and routine

Embed it so the behaviour sticks without extra effort

- 01** Financial stress steals time, degrades cognition and harms health — and it's mainstream, not marginal
- 02** The effects are situational and reversible — relieve the pressure and performance returns
- 03** Security measurably lifts productivity; financially secure people can be up to 5× more productive
- 04** Small buffers deliver outsized returns – the first, smallest intervention is often the highest return

QUESTIONS?



FINANCIAL WELLBEING ADVANTAGE

WEBINAR 3:

WHAT THE RESEARCH REALLY SHOWS

7TH OCTOBER, 1PM

WEBINAR 4:

EMBEDDED, NOT BOLTED ON

21ST OCTOBER, 1PM



THANK YOU