WORKPLACE FINANCIAL WELLBEING

Independent help for your people. Evidence for your risk register.

Yenom Workplace Solutions · hello@yenom.co · yenommoney.com

MONEY WORRIES COME TO WORK

Two in three working Australians carry some level of financial stress, and it doesn't stay at home. It shows up at work as distraction, fatigue, absence and staff turnover.

66%	23.8%	88%
of Australians report some financial stress	are moderately or severely stressed: the highest reading in a decade	of those say it affects their productivity at work

Source: AMP Financial Wellness Report 2024.

Most employers already offer some support. The problem is take-up. EAP use typically runs in the low single digits, and people seldom bring money problems to a service they don't trust, especially one that might sell them something.

Your psychosocial risk duties

Australian WHS and OHS laws require employers to identify and manage psychosocial risks. Victoria's Occupational Health and Safety (Psychological Health) Regulations took effect on 1 December 2025.

Financial stress is not itself a listed psychosocial hazard, and we won't tell you otherwise. It does sit behind several hazards that are listed: job insecurity, inadequate reward and recognition, high job demands and fatigue, remote or isolated work, and low job control. Yenom helps you measure that link, record it on your risk register, and act on it.

> **What it costs.** In Yenom's cost model, financial stress costs a 500-person workplace about $1.43 million a year in lost productivity, absence and turnover, or about $2,865 per employee. Psychological injury claims come on top: mental health conditions are 12% of serious workers' compensation claims, with a median of 35.7 weeks lost and $67,400 paid (Safe Work Australia, Key WHS Statistics 2025). The model uses AMP 2024 prevalence data and ABS earnings. Your own figures come from a Yenom Assessment.

INDEPENDENT BY DESIGN

Yenom helps your people understand and take control of their money, and gives you the evidence that it's working.

INDEPENDENT	EMBEDDED	MEASURED
No financial services licence, no financial products, no commissions, no referral fees, and we never sell data. Nobody at Yenom earns more if your employee buys something.	Education runs across 12 months, not a one-off session. Trained internal champions and an optional completion bonus keep people engaged.	We measure before and after with an anonymous assessment mapped to your psychosocial hazards, so you can show the result to your board and your regulator.

> **One test for any financial wellbeing provider:** does the person helping your staff hold an AFSL or earn more if they buy something? With Yenom, the answer is always no.

WHAT WE OFFER

Four products that work alone or as steps on one path.

01 · MEASURE

Financial Wellbeing Psychosocial Risk Assessment

An agentic tool: an AI agent runs a brief, anonymous and judgement-free 15-question survey, scores it, rates the risk and drafts your report, with a person confirming the rating and signing off every report. It shows how financial stress is affecting your workforce and where it connects to your psychosocial hazards.

- A risk rating for financial wellbeing, mapped to the hazards in the Code of Practice
- An estimate of what financial stress is costing your organisation
- Prioritised controls, ordered by the hierarchy of controls
- A written results report and a debrief with your leadership or WHS team
- Built for privacy: no questions about income, debt or savings, and results are only reported for groups of 10 or more. The agent never sees an individual's answers.

02 · ENGAGE

Workshops

Practical, judgement-free sessions that give people tools they can use straight away, tailored to your workforce. Choose from three formats:

- **Virtual masterclass:** 60–75 minutes, online, for any number of attendees. Also available as an on-demand recording.
- **On-site half-day:** a hands-on workshop for up to 20 people per session.
- **Workshop series:** three sessions plus take-home resources and a short pulse survey to measure the effect. Bespoke, interactive and designed for positive outcomes.

WHAT WE OFFER

03 · EMBED

Workplace Solutions Program

Our flagship: a 12-month financial wellbeing program for organisations with 200 or more employees, built to reach the people who never use an EAP. It is designed for 70–80% participation.

Online education	A structured 12-month curriculum, adapted to your sector: Money Basics; Budgeting & Planning; Goal Setting; Superannuation & Investments; the Australian Financial System; Credit Reporting & Debt Management; Scams & Dodgy Offerings.
Counselling pathway	A confidential escalation pathway to independent, accredited financial counsellors for anyone who needs more than education. Yenom receives no referral payments.
Workplace champions	Your own people trained through the nationally recognised Financial Literacy Education Skill Set (CHCSS00077), delivered by the Yenom Foundation with Skills Recognition International (RTO 32373). Champions keep the program alive and are the first point of contact who can point colleagues to the right support.
The Yenom App (optional add-on)	An innovative, locally designed, privacy-first app that brings your accounts together in one place to see and track spending, set goals, uncover spending behaviours and turn workshop goals into daily action. Available as a 12-month subscription you provide for your people, or staff can subscribe themselves.
Measurement	The Psychosocial Risk Assessment at the start and again at 12 months, so you can see what changed.
Completion bonus (optional)	Modelled on matched-savings programs that pair education with an incentive, and designed to lift participation and completion. A cash bonus to employees who complete the program, funded by you and paid through the Yenom Foundation, a registered charity. You choose the amount; we recommend $500.

Not ready for 12 months? Start with a 90-day Pilot on one site, credited in full against your first year.

04 · SUSTAIN

The Yenom App

A privacy-first personal finance app: “a mirror, not a salesman.” It covers budget tracking, savings goals, a net-worth tracker, money-skills content and the Yenom Money Archetypes. The app puts the tools learned via our educational products into every day use, embedding them as life-changing habits and reinforcing what people learn so it sticks.

Yenom never sells financial products, and never sells data. Employers can provide a 12-month subscription for their people as an add-on to any Yenom program, or anyone can subscribe individually from launch in November 2026.

WHERE TO START

Your organisation	Suggested path
Under 200 employees	Assessment → Workshop series, with follow-up masterclasses through the year.
200+ employees, testing the idea	Assessment → Masterclass or 90-day Pilot → Program. Assessment and Pilot fees are credited forward.
200+ employees, ready to commit	Workplace Solutions Program, with baseline and 12-month assessments included.

ABOUT YENOM

Yenom is “money” backwards, upside down and inside out: a mirror that helps people see their money clearly and take charge of it. We work alongside the Yenom Foundation, a registered charity that delivers financial education to communities that need it most.

Amanda di Medici, Founder & CEO

Amanda has spent more than 20 years in financial literacy. She is a former finance broker who delivered the Saver Plus matched-savings program across Central West NSW and taught the Diploma of Financial Counselling at TAFE NSW. She holds qualifications in law, finance and adult education, won the 2024 Social Impact Investment Pitchfest, and speaks nationally on financial stress as a workplace risk.