

# The HR Leader's Guide to Getting Financial Wellness Approved

A practical guide to building the case, finding the budget, and choosing the right partner.

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## Why this guide exists

If you lead People and Culture, you already know financial stress is showing up in your workplace. It shows up as distraction, lower engagement, and quiet conversations you are not part of.

The harder problem is usually not deciding that financial wellness matters. It is getting it approved. You source the idea, you recommend it, and then someone else signs off on the budget.

This guide is built to help you with that second part. It walks through how to frame the business case, when budget is easiest to unlock, and how to choose a provider who will not waste the goodwill you spent getting a yes.

## 1. The link leadership actually cares about

Leadership rarely approves things because they are nice to have. They approve things that move a number they are already watching. Financial stress connects to several of those numbers:

- **Engagement.** Employees worried about money are distracted at work. Financial stress is one of the most common sources of day-to-day distraction.
- **Performance.** Stress narrows focus and decision-making. Reducing it is not a soft benefit, it shows up in output.
- **Retention.** People leave roles that add to their stress. Support that addresses a real-life pressure builds loyalty.
- **Absenteeism.** Stress-related absence is costly and hard to trace. Financial pressure is a quiet contributor.

When you make your case, do not lead with "financial wellness is important." Lead with the number your leadership already tracks, then connect financial stress to it.

## 2. How to frame the business case

You do not need a forty-slide deck. You need a short, clear case that your VP or finance lead can repeat to someone above them. A simple structure that works:

- **The signal.** What you are seeing or hearing. For example: your last engagement or wellness survey, exit conversations, or informal feedback.
- **The cost of doing nothing.** What it is quietly costing in focus, turnover, or morale.
- **The proposed response.** A specific, time-bound session, not an open-ended program.
- **The expected outcome.** What you expect to change, framed in their language.

Keep it to one page. The easier it is to forward, the faster it moves.

## 3. When budget is easiest to unlock

Timing matters as much as the case itself. Budgets are often approved fastest at specific moments:

- **End of quarter.** Teams with unspent budget often need to use it before the window closes.
- **Fiscal year-end.** The classic "use it or lose it" moment. In Canada this is often December or March depending on the organization.
- **After a survey.** When a wellness or engagement survey surfaces a clear need, there is a short window where leadership is motivated to respond.
- **During a period of change.** Restructures, growth, or heavy workloads create a visible reason to invest in support.

If you know your organization has leftover budget before year-end, that is often the easiest yes you will get all year.

## 4. A short checklist for choosing a provider

Once you have the budget, the wrong provider can waste it. Here is what to look for:

- **Relevant, not generic.** The session should speak to your team's real situation, not a one-size-fits-all script.
- **Engaging, not lecturing.** Financial topics lose a room fast. Look for an interactive, judgment-free approach.
- **Bilingual if your team is.** If you have French-speaking employees, a session in their language signals genuine inclusion.
- **A real person behind it.** You are trusting someone with your team's time and your own credibility. Make sure you can see who is delivering it.
- **Clear logistics.** Format, length, group size, and pricing should be easy to understand before you commit.

## 5. A note on financial wellness specifically

Most workplace wellness focuses on physical or mental health. Financial wellness is often the missing piece, even though money is one of the most common sources of stress.

That makes it a strong choice when you want to offer something genuinely useful that your team has probably not been offered before. It stands out, and it addresses a pressure people rarely get safe space to talk about.

### Ready to bring this to your team?

123 Finance runs bilingual, judgment-free financial wellness sessions for teams, built around your group's real needs. Educational, engaging, and designed to be remembered.

If you would like to talk through what a session could look like for your team, reach out at [info@123finance.ca](mailto:info@123finance.ca) and Alexia will get back to you within 24 hours with a tailored proposal.