

Regions Midwest Team

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Financial Wellness



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Financial Wellness



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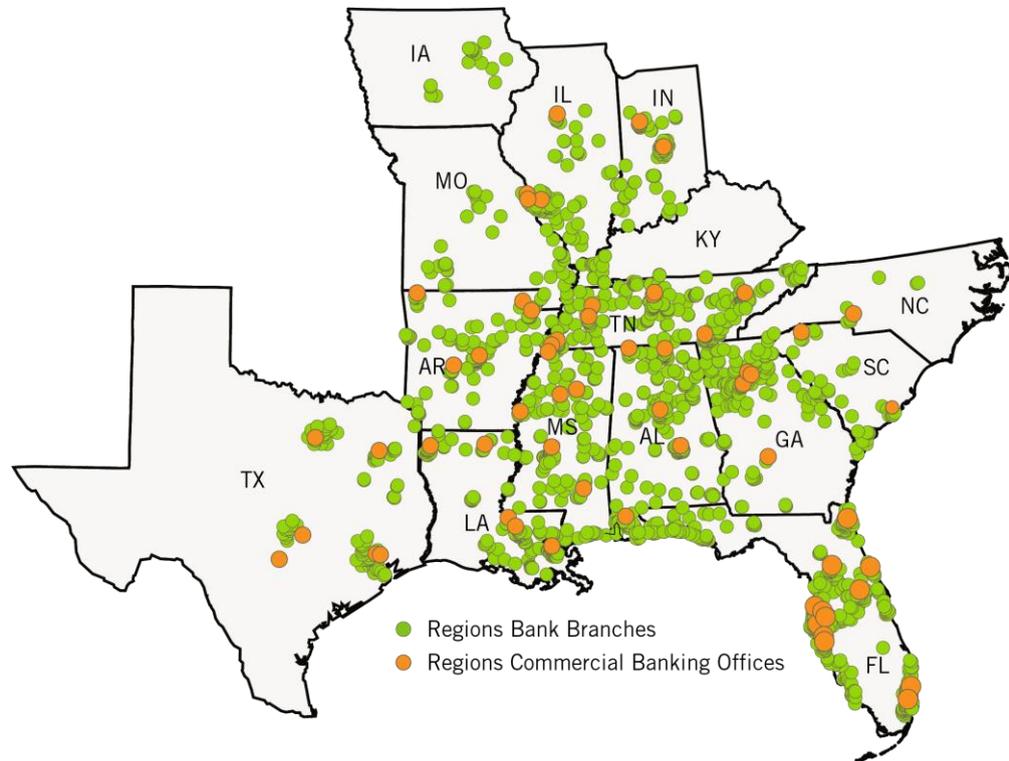
Financial Wellness



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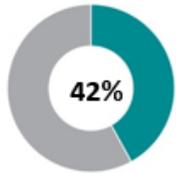
Corporate Snapshot

- Founded in 1856. Headquartered in Birmingham, Alabama
- Ranks Among Top 25 U.S. Banks by Total Consolidated Assets (\$128Bn) with 4.8 million customers
- Average \$81 billion in loans and \$94 billion in total deposits
- Over 20,000 employees
- 15-state footprint, 1,450 branches, almost 2,000 ATMs across the Midwest, South and Texas
- Regions serves over 2,300 government and institutional entities, including 150 colleges and 200 school districts. The portfolio totals more than \$6.5 billion in deposits and \$6.2 billion in loans.
- 100 Government & Institutional Relationships

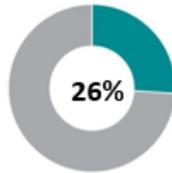


WHY FINANCIAL EDUCATION

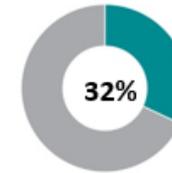
Did you know personal financial issues are the No. 1 cause of workplace stress among employees? According to research by Harris Interactive, employees with high levels of stress from debt are more likely to experience anxiety and other potential health concerns.



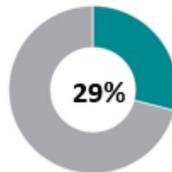
Do not follow a budget



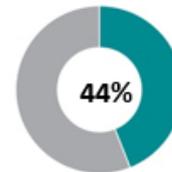
Do not pay all their bills on time



Have no savings



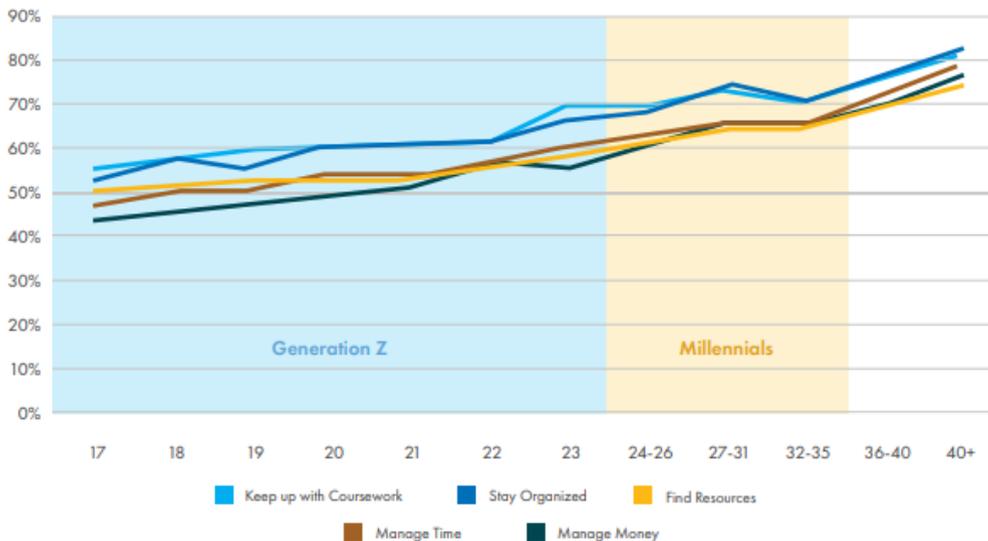
Could only handle emergency expenses by using a credit card



Have not allocated any money for retirement

College Students are the *least prepared* to manage their finances.

College Preparedness by Age



- 62% were prepared to keep up with coursework
- 61% were prepared to stay organized
- 55% were prepared to find help and resources to succeed
- 55% were prepared to manage time
- 53% were prepared to manage money

DIGITAL STRATEGY- FINANCIAL LITERACY

Regions Next Step Seminars provide your Students with tools, solutions and action-oriented handouts to help them start focusing less on their finances and more on furthering their careers and enjoying life.

Financial Education Resources for Students

<https://www.regions.com/nextstepforstudents>

- Customized Financial Education Curriculum
- Podcasts for Students
- Next Step Budgeting Tools, Resources & Calculators
- Downloadable Worksheets
- Next Step Insights for Students



NEXT STEP PAGE
[REGIONS.COM/NEXT-STEP](https://www.regions.com/next-step)



FINANCIAL WELLNESS TOOLS



EVER-FI FINANCIAL LEARNING CENTER



PODCASTS



NEXT STEP WEBINARS



NEXT STEP INSIGHTS FOR STUDENTS

FINANCIAL EDUCATION PARTNERSHIPS

HIGHER LEARNING



McKendree University

Audience – All new Freshman Students

Contact – New student admissions



Edwardsville University

Audience – Small Businesses of Illinois

Contact – Director Small Business Development Center



Maryville University

Audience – Alumni

Contact – Director of Alumni Services



Richland Community College

Audience – Workforce Development Program

Contact – Workforce Development Director

REGIONS COLLEGIATE PARTNERSHIPS:

- Over 100 participating schools
- 75 Virtual Programs
- 5K Participants since August 2020

FINANCIAL EDUCATION PARTNERSHIP

HEARTLAND COMMUNITY COLLEGE



Student Program

Jennifer Vieley
Director of First Year Education

Employee Program

Hannah Renner
*Coordinator of Employee
Development and Training*

FINANCIAL WELLNESS PROGRAMS



DEVELOPING A PROGRAM



EXPERIENCE

- ✓ *Attend a Financial Education Class*



ENGAGE

- ✓ *Be a Champion for Financial Literacy*
- ✓ *Formulate Your Team*



DEFINE

- ✓ *Set Your Goals for Program Outcomes*
- ✓ *How do you want to execute your plan?*



RESEARCH

- ✓ *Who can your partner with?*