Building Financial Confidence and Wellbeing

Supporting employees and communities to take charge of their money and reach their financial goals



NatWest

Tomorrow begins today

Document Classification: Public

Turning possibilities into progress

At NatWest, we're more than just a bank – We're a trusted partner dedicated to turning possibilities into progress. We're passionate about supporting our customers and their families on every step of life's journey, helping them feel confident and in control of their financial wellbeing.

We understand that many business owners want to support their employees' financial health, no matter where they bank. That's why we offer a variety of programmes, led by our knowledgeable NatWest colleagues, designed to make a real difference.

Our Financial Foundations workshops provide a friendly, impartial space for adults to build money confidence, improve their understanding, and encourage open conversations about financial wellbeing.

We also offer free, confidential Financial Health Checks to empower your employees – whether they bank with us or not – to take charge of their finances and work towards their goals with confidence.

For employees who are parents or carers, our NatWest Thrive programme offers practical online resources to help teach children good money habits and prepare for the future world of work.

Whether your customers are buying their first home, investing in their future, growing their money skills, or planning for a more sustainable life, we're here to listen, understand what matters most to them, and support them every step of the way. Together, we can help them navigate change and make meaningful progress towards their financial goals with the right expertise and care.

Why building employee financial wellbeing is important

Consumers financial pressures

According to the Money and Pensions Service, millions of us struggle with money management and face financial difficulties daily. Among adults in the UK:

- **46%** don't feel confident managing their money every day.[1]
- **19%** of UK adults often use credit or borrow to pay for essentials.[1]
- **46%** of UK adults do not save regularly.[1]
- **42%** of parents confess they don't know enough about money management to guide their kids.[4]



How this impacts employees

52% of employees under 35 say money worries negatively impact their performance at work.[1]

- **13 million** worker days are lost each year due to financial worries costing businesses and the UK economy an estimated £2.5bn.[2]
- Only **6%** believe their organisation is very good at supporting budgeting and money management.[3]
- Almost two thirds of businesses say their ability to help employees build a financial safety net could be improved.[3]
- **85%** of parents are concerned about passing on poor financial advice to their children.[5]



Source

1. https://maps.org.uk/en/publications/moneyview.
2. https://cebr.com/wp-content/uploads/2022/03/Financial-Wellbeing-report-v1.2-1.pdf.
3. https://hrnews.co.uk/how-the-workplace-can-ease-the-cost-of-living-crisis/.
4. Santander UK (2024).
5. Skipton Building Society (2024).

Our financial wellbeing programmes

Financial health check

- Financial Health Check (FHC) is a one-to-one conversation with a trained Senior Personal Banker, designed to explore a customer's financial goals, needs, and future plans. Each appointment lasts around 45-60 minutes, in face to face or video format.
- Through open and supportive questions, we help both customers and non-customers uncover known and unknown needs across key financial areas.
- Customers receive helpful tips and ideas to improve their financial fitness – now and for the future, enabling individuals to take action.
- This is a non-advice, confidential service: we help customers understand their options, but the decisions are always theirs.
- FHC's are our best scoring customer service with a consistent 8 out of 10 customers saying they'd recommend the service to a friend.



Click here to find out more about our Financial Health Check

How it works

- Delivered at your workplace, tailored to each organisation and at a time that suits you.
- One-to-one confidential sessions with trained, internally regulated Senior Personal Bankers.
- Covers budgeting, saving, debt management, and planning for the future.
- Supported by digital tools and follow-up resources.
- Available to both NatWest and non-NatWest customers.

"At Direct Line we see financial security as a vital part of overall wellbeing. That's why we actively support employee financial health – It's a core part of our people strategy and culture.

Bringing NatWest into our workplace was easy and seamless. Your team made Financial Health Checks accessible without interrupting our day-to-day work.

The impact has been clear. One colleague saved over £300 a month after reviewing their finances with you, and many others have discovered helpful features in the NatWest app like budgeting tools, credit score checks, and product comparisons. These tools are helping colleagues take control of their financial wellbeing."

Testimonial from Direct Line



To book a visit to your workplace

Get in touch at: worksitefhc@natwest.com

Information Classification – Public

Financial Foundations

- Financial Foundations is a series of free, interactive group workshops designed to help adults build confidence and knowledge around money. Delivered by trained bank colleagues, the sessions encourage open conversations about financial wellbeing.
- We offer both virtual and in person workshops depending on your location.
- We don't give advice, but our workshops have been created to offer money tips and boost confidence. Workshops usually last between 45 and 60 minutes.
- The workshops are designed to be interactive. Come ready to explore money matters with the rest of the group – And bring questions!
- After each workshop, we share takeaway notes that summarise the main points and provide further resources.



Our Workshops

Building Blocks
Get to grips with the money basics: an introduction to banking, understanding your money, how to budget, borrowing and credit scores
Great for: those starting out on their money journey.

Changes and Choices
The perfect follow up to Building Blocks. Understand your relationship with money, how to deal with the unexpected, save for big events and deal with debt
Great for: those starting out on their money journey.

Fraud and Scams
Learn how to identify common financial scams and protect yourself from fraudsters
Great for: anyone looking to learn more.

Protection
Understand types of insurance cover for yourself or your home, why it's so important and how it can help you and your loved ones
Great for: anyone looking to learn more.

Cost of Living
Understand how to tackle the rising cost of day to day expenses by exploring budgeting tips, savings strategies, and what to do if you're dealing with debt
Great for: anyone struggling with the cost of living.

Steps to Financial Wellbeing
Learn new tips to take your budgeting and saving to the next level, tackle debt and plan for the long term.
Great for: those ready to build on their foundations and polish up their knowledge.

Click here to see one of our Financial Foundation Workshops in action

"I would like to thank all of those involved in pulling this workshop together and then delivering it so effectively. I would definitely recommend this to other businesses who are looking to support their staff with their financial wellbeing."
Neil Johnson, Operations Director, Apex Recruitment



To book a visit to your workplace

Get in touch at: financial.foundations@natwest.com

Information Classification – Public

NatWest Thrive

- NatWest Thrive is the bank's free financial confidence and future skills programme that helps teachers, youth workers and parents transform the way young people think about money and their future.
- It is a flexible learning programme that has been designed in collaboration with teachers, community leaders and young people themselves with bite sized pieces of learning content that can be curated based on need and setting.

We have content and resources designed to help parents and carers teach their children good money habits and help them achieve their financial goals.



Click here to find out more about what NatWest Thrive can offer

Click here to see all our NatWest Thrive resources

As a result of participating in NatWest Thrive, 80% of young people across schools and youth clubs have reported a positive change in behaviour regarding their financial wellbeing.
(Source: IFF Impact Measurement Report 2025).



Click here to register for free and full access to all our NatWest Thrive learning and resources