



Employee Financial Wellbeing Programme: Money Education, Debt Signposting and Hardship Policy

12 – 16 October 2026

Dubai - Five-star CBD venue



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Ref: 583_17655 **Date:** 12 – 16 October 2026 **Location:** Dubai - Five-star CBD venue **Fees:** 19500 SAR

Introduction:

Employee financial wellbeing shapes performance more than many employers admit: money worries follow staff to work as distraction, absence, safety lapses, repeated salary advance requests and resignations for small pay rises. Most organisations respond with a one-off seminar or an ad hoc loan, with no measurement and no clear line between help and advice. This Core Concept course equips HR, reward and wellbeing practitioners to measure financial wellbeing, teach money management basics, handle distress conversations, refer to debt counselling and build supporting policies. Participants produce a Financial Wellbeing Programme Design for a case employer.

Course Objectives:

- Quantify how financial stress affects productivity, absence, safety and retention and present a business case for employer action
- Measure employee financial wellbeing with a validated survey scale and workforce data to set a programme baseline
- Deliver money management education on budgeting, saving, emergency funds, credit and debt, including an overview of Sharia-compliant options
- Recognise signs of financial distress and hold supportive conversations that signpost employees to debt counselling without giving regulated advice
- Design salary advance, hardship support, workplace savings and benefits communication policies with ethical and confidentiality safeguards
- Build an evaluation plan and a complete Financial Wellbeing Programme Design ready for sponsor approval

Target Audience:

- HR business partners and HR managers responsible for employee support policies and case handling
 - Reward and benefits managers responsible for pay, allowances, loan schemes and benefits communication
 - Wellbeing and engagement leads responsible for designing and evaluating wellbeing programmes
 - Employee relations managers who handle grievances, deductions, disciplinary cases and hardship requests
 - People managers who supervise teams and are often the first to notice money-related distress
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Course Outline:

Day 1: Financial Stress at Work: Evidence, Drivers and Organisational Cost

- Financial Wellbeing Definition: Security and Freedom of Choice Today and in the Future
- Financial Stress Pathways to Presenteeism, Absence, Safety Incidents and Attrition
- Workforce Financial Risk Profile by Pay Band, Life Stage and Household Obligations
- Employer Financial Wellbeing Maturity Diagnostic and Current Support Inventory
- Business Case Canvas Linking Money Worries to Productivity and Turnover Data

Day 2: Measuring Financial Wellbeing and Teaching Money Management Basics

- Financial Well-Being Scale: Standard and Abbreviated Survey Versions for Employee Baselines
- OECD Financial Literacy Definition: Knowledge, Skills, Motivation and Confidence
- Payslip Literacy and Monthly Cash-Flow Budget Template for Employee Workshops
- Emergency Fund Targets, Automatic Saving Habits and Savings Goal Trackers
- Credit and Debt Essentials: Borrowing Cost, Repayment Burden and Sharia-Compliant Alternatives Overview

Day 3: Recognising Financial Distress and Referral to Debt Counselling

- Early Warning Indicators: Advance Requests, Deduction Queries, Lateness and Behaviour Change
- Money Conversation Guide for Managers: Opening, Listening, Exploring and Signposting
- Debt Counselling Approaches: Budget Review, Debt Management Plans and Debt Snowball Prioritisation
- Referral Pathway Map to Non-Profit Debt Advice, Lender Hardship Teams and Counselling Services
- Guidance Versus Regulated Advice Boundary Test for HR and Line Managers

Day 4: Programme Levers, Policy Design and Ethical Risks

- Salary Advance and Earned Wage Access Policy: Eligibility, Limits and Repayment Rules
- Hardship Fund and Interest-Free Employee Loan Scheme Design with Approval Criteria
- Workplace Savings Schemes: Payroll Deduction Savings and Employer-Matched Contributions
- Benefits Communication Plan: Total Reward Statements, Life-Event Nudges and Channel Mix
- Confidentiality, Consent and Provider Vetting Controls Including Predatory Lender and Scam Warnings

Day 5: Case Work: Financial Wellbeing Programme Design for a Case Employer

- Case Brief: Logistics and Healthcare Employers Facing Rising Hardship Requests
 - Programme Logic Model: Inputs, Activities, Outputs and Financial Wellbeing Outcomes
 - Evaluation Plan: Participation, Scale Score Change, Absence and Hardship Case Indicators
 - Financial Wellbeing Programme Design Drafting with Budget and Provider Shortlist
 - Sponsor Presentation and Peer Challenge of the Programme Design
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Skills You Will Gain:

- Financial Stress Business Case
- Financial Wellbeing Measurement
- Money Management Education
- Distress Recognition
- Debt Advice Signposting
- Hardship Policy Design
- Benefits Communication
- Programme Impact Evaluation

Why Attend This Course:

- Leave with a Financial Wellbeing Programme Design built for a realistic case employer and tested by peer challenge
- Know where supportive guidance ends and regulated financial advice begins, and hand over to debt counselling with confidence
- Replace ad hoc loans and one-off seminars with policies that have clear eligibility, safeguards and success measures
- Compare approaches with HR and reward practitioners from logistics, healthcare, services and public sector employers

Conclusion:

Employee financial wellbeing improves when employers treat money stress as a workplace issue that can be measured, taught, supported and evaluated. The course moves from the business case and a financial wellbeing baseline, through money management education and distress conversations, to debt counselling referral, advance, hardship and savings policies, and the ethical safeguards around them. The final day applies that material to case employers and produces a Financial Wellbeing Programme Design. The content is educational and does not constitute financial advice.
