

## YML Talking Points:

- Your Money Line is a financial wellness benefit provided by your employer at **no cost** to you as an employee.
- Your Money Line and their financial coaches (we call them *Financial Guides*) will never try to sell you anything, **ever**.
- Your Money line simplifies financial wellness by providing shame-free expert guidance, no matter where you are in your financial journey.
- Employees have unlimited access to the Financial Guides, 12 hours a day, 5 days a week.
- Employee financial information is kept private and is never shared with their employer, nor do employers have access to it.
- Employee interactions with Financial Guides are 100% confidential.
- Employee households also have access to Your Money Line. Spouses, partners, and dependents aged 18-25 can create free accounts and work with Financial Guides as well.
- Employees can work with the same Financial Guide every time, so you can continue to work through your plan.
- You can call, email, schedule an appointment, or live chat online directly with the Guides.
- Financial Guides are empathetic and experienced experts to lead the way (with AFC or CFP designations).
- Employees have access to a library of financial resources available 24/7 on the Your Money Line dashboard, including articles, tools, calculators, and video courses.
- Employees will receive guidance and resources around topics like savings, budgeting, student loans, debt management support, and more!