

Unlocking Financial Health Through Personalized Audio Learning

Discover how personalized podcasts can help employees reduce stress, take action, and build lasting financial habits without adding extra work for HR.



A New Way to Learn and Act on Financial Wellness



Sarah's mornings are a sprint. Between daycare drop-offs, last-minute emails, and a packed meeting schedule, finding time for "financial wellness" feels like a luxury. But every day on her drive, Sarah listens to a 3-minute podcast made just for her.

It's short. It's personal. And it's the nudge she needs.

Yesterday, that podcast helped her realize she was spending \$140/month on takeout. Today, she's packing lunch and transferring the savings to her emergency fund.

When guidance shows up in the right format – personal, timely, easy to digest, it doesn't just inform.

It inspires action.

The New Learning Landscape

Workplace education has a problem: it assumes everyone learns the same way.

But the truth? People process information in wildly different ways. Some need visuals.

Others need interaction. And many just need to hear it.

Yet most workplace tools, especially those tied to benefits or financial education, are designed for a narrow slice of learners. They're visual. They're text-heavy. And they're often built for a desktop, not real life.

At the same time, employee attention is more fragmented than ever. Between packed schedules and information overload, it's easy for even the best resources to get lost in the noise.

And that's a problem because financial stress is everywhere:



81.8%

of employees say money worries limit their enjoyment of daily life ¹



43%

report regular financial stress ¹



50%

say that financial stress distracts them at work ¹

Financial stress is both common and deeply personal. So the way we address it should be, too.

¹ Your Money Line. (2025). 2025 Employee Financial Behavior Report.

<https://www.yourmoneyline.com/resources/2025-employee-financial-behavior-report>

Why This Matters to HR

Here's the challenge: HR leaders are being asked to support employees in deeper, more holistic ways but without the time, budget, or bandwidth to make it happen.

The question is: How can you deliver meaningful support that actually connects with every type of learner without piling more onto your already full plate?



That's where personalization and delivery format matter.

Because engagement doesn't come from more content. It comes from the right content delivered in the right way.

Your financial wellness benefit shouldn't feel like homework.

It should feel like help.



Personalized Podcasts

Flip the Script

Smart HR teams know one-size-fits-all doesn't work. Personalized money podcasts offer a modern solution.

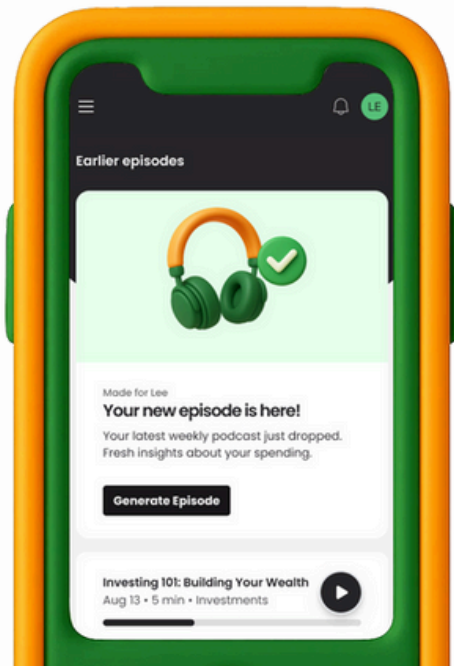


- **Personalized** to individual goals and money behavior
- **Accessible anywhere**—in the car, at the gym, or on a walk
- **Audio-first** format that gives you just what you need to know, when you need to know it
- **Helps employees** connect their everyday decisions to the bigger picture of their financial life.

And most importantly: they don't require extra lift from HR. The content is built, tailored, and delivered automatically right when employees need it.

This isn't just a "cool new feature." It's a smarter way to connect with your workforce and drive real results.

Understanding Learning Styles & Why Auditory Matters

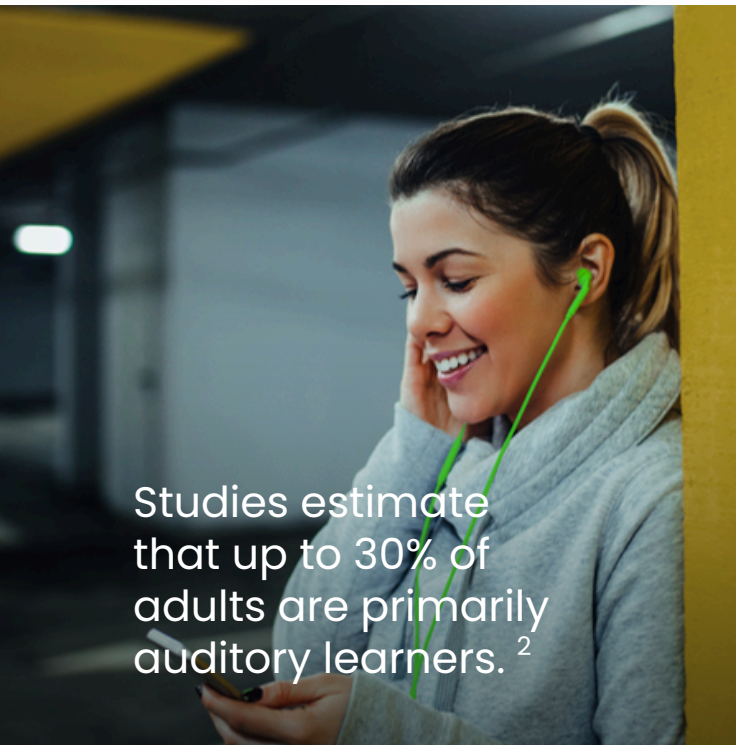


When it comes to learning, one size does not fit all. We all process information differently, and how we learn affects whether we act.

Some people need to see a visual. Others need to read it. Some need to physically do it. But a significant portion of your workforce learns best by simply hearing it.

And in the workplace, that group is often overlooked.

The Underserved **30%**



Studies estimate that up to 30% of adults are primarily auditory learners.²

That's nearly 1 in 3 employees whose ideal way to absorb information is hearing it. Not reading it. Not watching it. Listening.

Now layer in another challenge: visual overload. Between inboxes, chat apps, newsletters, and HR portals, your team is already drowning in screens.

That's where audio content, like podcasts, stand out.

They cut through the clutter. They meet people where they are. They fit into real life.

The Podcast **Boom**

If you think podcasts are niche, think again.

584 million people globally listen to podcasts in 2025, up from 547M in 2024 and 507M in 2023³

In the U.S., 55% of adults 12+ listen monthly, up from just 9–12% in the early 2010s³

Listeners now spend **7 hours per week** on podcasts³

Time spent on audio has grown **more than 5x in a decade**—from ~2% to 11% of all media consumption⁴

Audio isn't just growing, it's becoming central to how people learn, reflect, and take in information. And your employees are already tuned in.



² St. Louis, M. (2017). How to spot visual, auditory, and kinesthetic learning styles in your employees. Inc. <https://www.inc.com/molly-reynolds/how-to-spot-visual-auditory-and-kinesthetic-learn.html>

³ Podcast Statistics. (n.d.). Podcast statistics and data trends. <https://podcaststatistics.com/>

⁴ Riverside. (2025). Podcast statistics: 100+ stats you need to know in 2024. Riverside.fm. <https://riverside.fm/blog/podcast-statistics>

Why Auditory Learning Works



“Auditory learning isn’t just convenient, it’s highly effective.

Retention rates can climb as high as 75% ²

when auditory input is paired with visual support, far outperforming passive formats like reading or lectures.

Techniques like verbal repetition and mnemonic devices make it easier to store and recall key information. Auditory learners in particular tend to absorb information better through conversation, explain ideas clearly, and learn most effectively through listening, discussion, and reflection. That’s why people are far more likely to remember what they hear in a podcast than what they skim in an email.”

² St. Louis, M. (2017). How to spot visual, auditory, and kinesthetic learning styles in your employees. Inc. <https://www.inc.com/molly-reynolds/how-to-spot-visual-auditory-and-kinesthetic-learn.html>

The Engagement Edge

Content that honors how people actually learn doesn't just feel better, it works better.

- Tailoring education by learning style has been shown to boost completion rates by ~30% ⁵.
- Audio formats increase accessibility for employees who dislike text-heavy content or don't sit at desks
- Podcasts offer flexibility: listen during a commute, a walk, or while cooking dinner

It's the difference between a resource that gets ignored and one that gets used.



Multi-Channel = More Inclusive

By layering in auditory learning, you expand the reach and impact of your financial wellness benefit without adding extra work for HR.

- Employees with different learning preferences feel more supported
- Audio options build trust, confidence, and clarity, especially around complex or emotional topics like money
- Personalized podcasts create a space that's private, practical, and judgment-free

And when **43% of employees** report regular financial stress, reaching them with content that feels safe and personal is more than helpful—it's essential. ¹



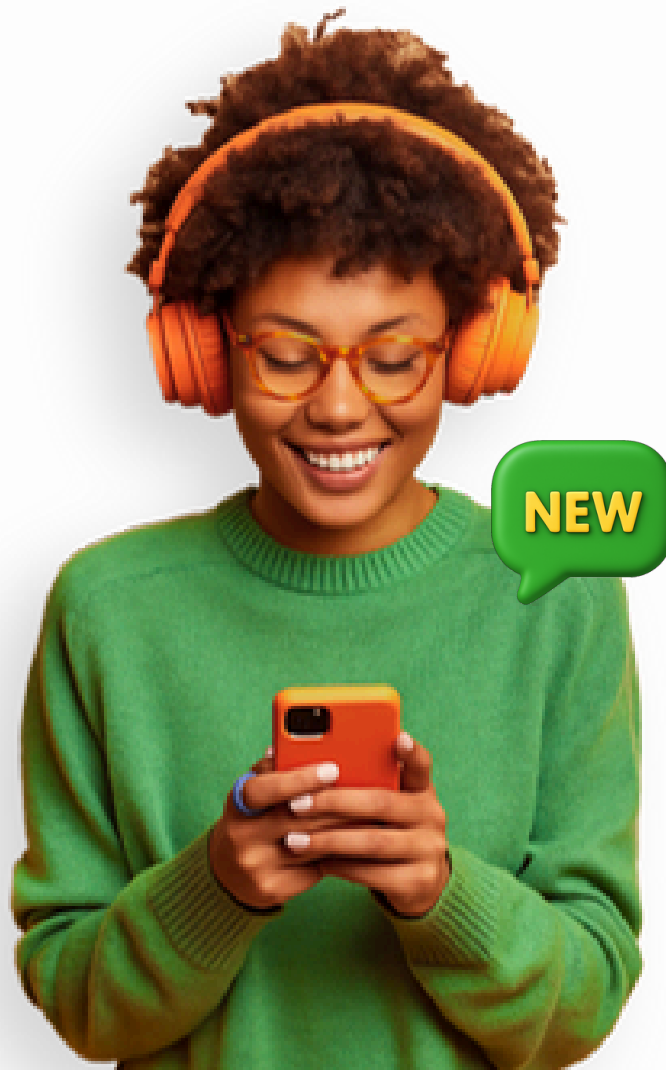
⁵ Number Analytics. (2020, October 30). 10 proven benefits of intelligent adaptive learning in education. <https://www.numberanalytics.com/blog/10-proven-benefits-intelligent-adaptive-learning-education>

¹ Your Money Line. (2025). 2025 Employee Financial Behavior Report. <https://www.yourmoneyline.com/resources/2025-employee-financial-behavior-report>

Personalization Unlocks Real Outcomes

Let's take it one step further:
when you combine **auditory
learning** with **personalized
guidance**, you create a
powerful recipe for action.

Why? Because people retain
more when they hear information
that feels relevant to their lives.



We've seen it in other areas:

- Students remember odd facts better when they use mnemonics
- People learn faster when new info connects to familiar patterns
- Stories + personalization = deeper engagement and better recall

And in the world of financial wellness:

- Generic advice is easy to ignore
- But personalized, spoken advice? That's sticky.

It feels more human. More believable. More doable.

Introducing **personalized money** podcasts

What are they

A personalized financial podcast for every employee. Weekly episodes include fresh insights, coaching, and judgment-free suggestions based on the employee's spending, budget, goals, personality, related news, & more.

What they include

- Relevant economy and market updates
- Personal spending review
- Goals progress update, nudges, and encouragement
- Debt and credit changes, alerts, and coaching
- Weekly strategies and reflections based on the users' money vibe



Introducing **personalized money** podcasts

Why Podcasts Work for Employees:

- **Fits into real life** – easy to listen during commutes, workouts, or downtime
- **Private and judgment-free**, with no pressure to ask questions in front of others
- Delivered in a human, conversational tone that **builds trust**
- **Personalized to each employee's financial life**: goals, spending, credit, and more
- **Breaks down complex topics** into simple, actionable insights
- **Provide weekly nudges and encouragement** to stay on track
- **Reduces financial stress** – boosting focus, confidence, and productivity at work

Why Podcasts Work for Employers:

- **Drives higher engagement** – employees are more likely to listen and take action
- Requires **no extra lift from HR** – fully managed and delivered by YML
- **Supports measurable outcomes** – like reduced stress and improved productivity
- YML users report being **44% less stressed and 97% more confident** about their money
- **Builds stronger retention** – personalized benefits increase employee loyalty
- **Improves benefit utilization** – podcasts surface underused resources in a format employees actually pay attention to



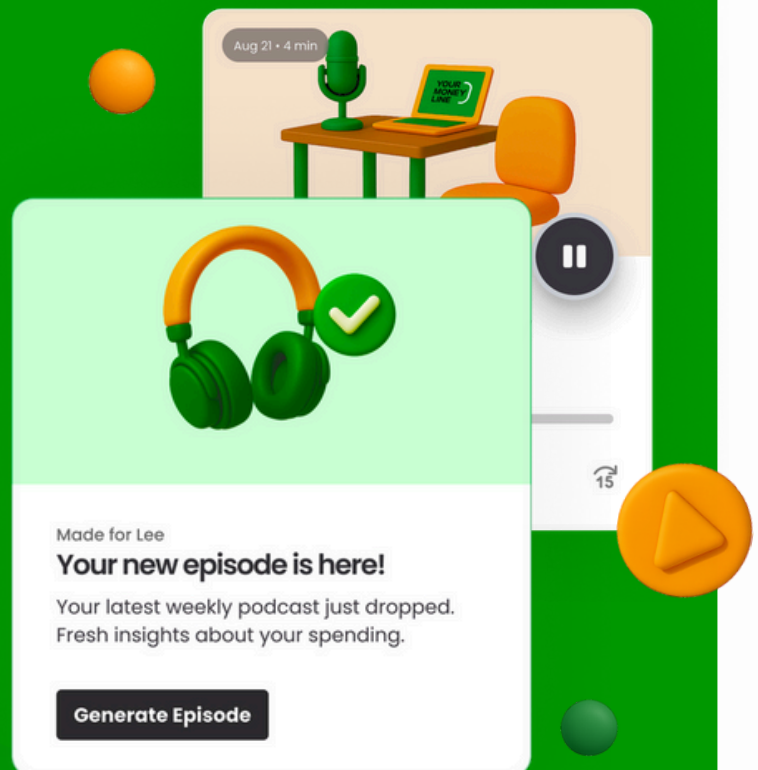
Personalized money podcasts drive results

At the end of the day, a benefit only matters if it makes a difference.

In short: Personalized money podcasts aren't just a shiny new feature, they're a strategic solution to some of HR's most persistent challenges. Tapping into auditory learning is a strategic lever for boosting engagement, accessibility, and retention in financial wellness programs. And your personalized money podcast is tailor-made for that moment.

Your Money Line Results ¹

- Average 14.3% increase in financial stability in just one year.
- 97% of YML users say they feel more confident with their money
- 44% report being less stressed about making ends meet
- Over \$97M in student loan debt forgiven through Your Money Line guides.



¹ Your Money Line. (2025). 2025 Employee Financial Behavior Report.

<https://www.yourmoneyline.com/resources/2025-employee-financial-behavior-report>

About Your Money Line

Your Money Line is the premier financial wellness benefit for employees.



**YOUR
MONEY
LINE**

We guide employees through all their money challenges, big and small, to ensure they find financial stability and achieve their goals.

We do this through our all-in-one solution, which brings together AI-powered software, certified financial guides, and worldclass education.

Your Money Line is used by hundreds of companies, school districts, and healthcare systems across the U.S. and serves hundreds of thousands of homes. See how Your Money Line can increase employee engagement, decrease turnover, and boost both employee & company financial health today.

Offer hyper-personalized nudges and encouragement to help employees keep improving and moving toward their goals.

Help your employees listen to their money today at
yourmoneyline.com/podcast