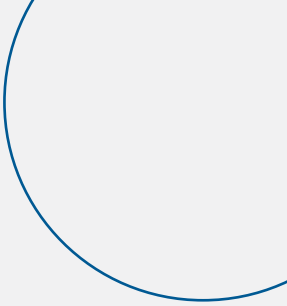


Every Dollar Counts

Why the Future of Employee Financial Fortitude Starts with the Paycheck





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Introduction – The Paycheck Paradox

The paycheck is the heartbeat of financial life. Every decision about saving, spending, healthcare, and protection flows through it—yet most employees let it run on autopilot. When the source of household income is left unmanaged, the ripple effects extend far beyond the next payday. Until employees are equipped to optimize paycheck decisions, employers will continue forfeiting the full return on every dollar invested in pay, benefits, and well-being programs.

For most workers, the paycheck and their benefits are out of sync. Earnings may rise year to year, but benefits participation, savings contributions, and financial literacy often lag behind. The result? A widening gap between what employees earn and what they actually gain from it.

SAVVI Financial's 2025 Every Dollar Counts study surveyed 604 full-time U.S. workers with access to employer-sponsored benefits to understand how they manage—or mismanage—their earnings, benefits, and savings. All which start and grow from their pay.

The findings reveal a troubling trend: while life changes quickly, most people's paycheck allocations don't. 65% of workers experienced a major life event last year that impacted their finances, such as unexpected home repairs (29%), a promotion or new job (22%), or a medical diagnosis (12%). Yet only 34% adjusted their paycheck. **The gap between change and action is where financial waste lives.**

Meanwhile, 34% haven't reviewed or adjusted their tax withholdings in over a year, and 32% have never reviewed their direct-deposit splits, leaving money misallocated and opportunities unrealized.

Needs evolve, but paychecks often don't respond accordingly. That stagnation creates silent financial waste: missed matches, unused benefits, and lost savings that could be compounding toward employees' goals.



“A paycheck is more than income, it's the foundation of financial strength. When managed with intention, it can transform every dollar into opportunity.”

Silent Paycheck Waste

Each paycheck represents dozens of small but critical financial decisions. Yet for most Americans, those decisions are happening by default, not design.

Your paycheck is more than a deposit; it's a complete financial toolkit. Each component contributes to long-term well-being, but only if managed intentionally:



Base Salary: Determines the ability to cover everyday expenses, save, and invest. Raises, bonuses, and overtime directly impact stability over time.



Retirement Contributions: Reduce taxable income while growing long-term savings. Fully utilizing employer matches compounds value and lowers financial risk.



Pre-Tax Accounts (HSA, HRA, FSA): Reduce taxable income while funding healthcare or dependent care. Proper use shields savings and reduces out-of-pocket costs.



Insurance Benefits (Life, Disability, Critical Illness, Accident): Protect employees and families from unexpected financial shocks that can derail progress.



Emergency Savings Contributions: Provide a cushion for unplanned expenses, increasing resilience and lowering stress.



Tax Withholdings: Optimize take-home pay and avoid surprises at tax time.

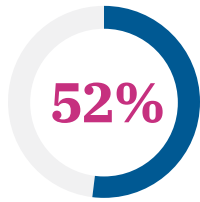


Paycheck Allocations: How income is split across checking, savings, retirement, and HSA accounts directly affects long-term outcomes.

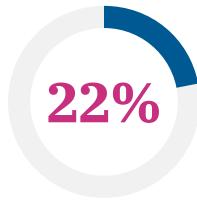


Bonuses and Incentives: Can accelerate goals if allocated intentionally toward debt reduction, savings, or investments.

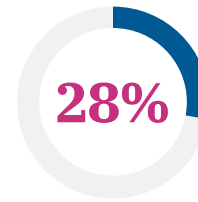
Yet, despite these stakes, most employees rarely adjust these settings.



say they are most likely
to adjust savings or
contribution choices
during open enrollment



haven't reviewed
contribution rates in
more than a year



have never revisited
their pre-tax vs.
Roth 401(k) split

Keeping paychecks on autopilot locks workers into outdated allocations that no longer fit their lives. Employers continue to invest heavily in compensation and benefits, often thousands of dollars per employee each year, yet much of that investment goes unrealized.

When employees underuse benefits, miss matches, or forgo tax advantages, a significant portion of potential value is lost. It's not just an employee issue; it's a missed ROI for employers seeking to maximize the impact of their total rewards investment.

In fact:



53%

never use tuition
assistance programs



49%

never use child care or
dependent care benefits



30%

never use commuter
or transit accounts

“

Employers spend generously
on pay and benefits, but when
paychecks run on autopilot,
much of that value never reaches
employees where it matters most.”



Planning for the Future (or Falling Behind)

Even those “doing the right things” (i.e. saving and contributing) often question if they’re on track.

While **68%** contribute enough to get their full employer match, nearly half still lack financial confidence.

- **46%** don’t know what they’ll need for a comfortable retirement
- **55%** are unsure what portion of their expenses Social Security will cover
- **42%** don’t know how to convert savings into steady retirement income

Those in Gen Z were **100% more likely** than average to say that they don’t invest outside of retirement because they prefer to keep their money in their checking or savings accounts — showing a generational gap in knowledge on how to make money last into later life.



Rising costs are adding pressure.

Half of respondents have paused saving or investing to focus on bills.

57% currently invest outside retirement.

55% of non-investors say they simply can’t afford to.

And the future feels increasingly uncertain: **56%** expect they’ll have to work past age 65, or already are.

Without clearer direction, workers are falling behind. Every paycheck is a balancing act of both present and future needs, but few workers feel equipped to make it work. Bills and debt compete with retirement and savings goals, forcing costly trade-offs for many that will cost them down the road.



“Financial uncertainty isn’t a lack of awareness – it’s a lack of guidance that connects today’s paycheck to tomorrow’s security.”

The Missing Building Blocks

Knowledge gaps are compounding paycheck inefficiency. Even confident employees struggle with the fundamentals.

The core challenge isn't carelessness, it's complexity. Employees face fragmented systems and siloed advice: their 401(k) provider tells them to save more, their HSA platform says the same, and their tax software offers yet another suggestion. None connect the dots across the full financial picture.

This fragmented experience leads to poor optimization, not just confusion.

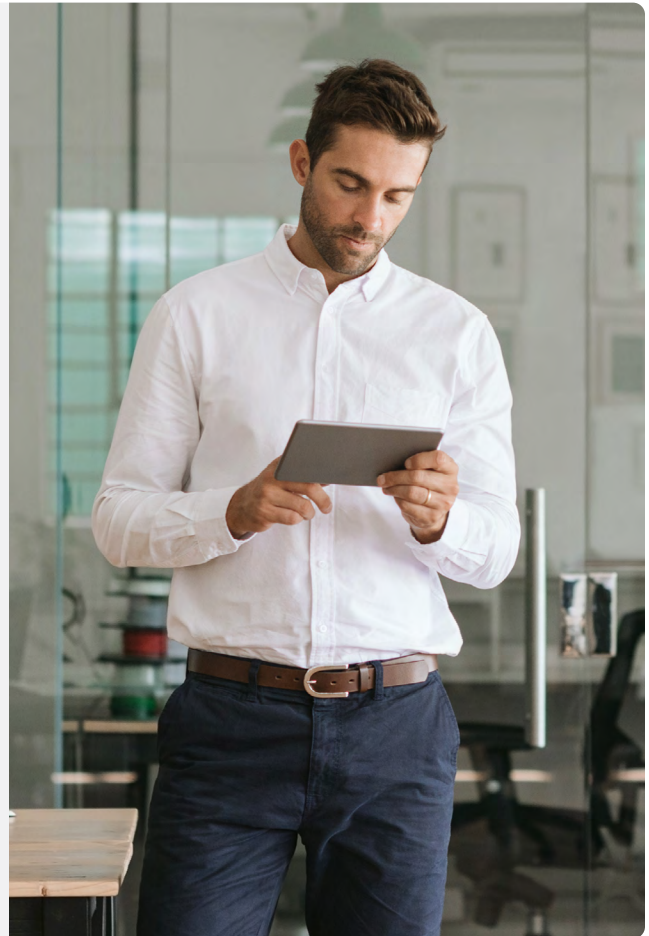
23% don't understand how pre-tax vs. post-tax accounts affect their savings

38% don't understand the difference between HSAs and FSAs

26% of FSAs contributors forfeited unused funds last year

24% of HSA contributors users didn't contribute enough to cover their out-of-pocket expenses

37% of those with HSAs or FSAs felt unsure how much to contribute



These aren't rare oversights, they're systemic inefficiencies that cost workers thousands of dollars annually in lost savings, tax advantages, and unclaimed benefits. Every forfeited FSA dollar or missed employer match isn't just lost income, it's lost opportunity.

Financial Stress at a Boiling Point

Today's economy is stretching paychecks to their limits and the emotional cost of paycheck inefficiency is skyrocketing. For many, financial stress stems from imbalance and the sense that their hard work isn't translating into stability. Even as paychecks rise, costs outpace gains, and benefits remain underleveraged. Workers are doing more but getting less traction.

More than half (51%) of workers say they're experiencing more financial stress now than a year ago. The top causes:

80% – Inflation

57% – Debt payments

44% – Housing costs

26% – Healthcare-related bills

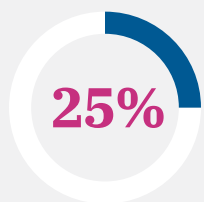
This stress is influencing more than money – it's affecting health and decision-making.

61% say financial stress affects their mental health

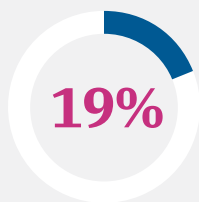
52% say fear of making the wrong choice has stopped them from taking financial action

39% have delayed or skipped healthcare because of cost

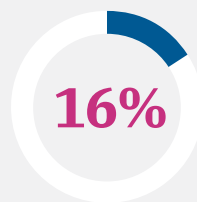
Even necessary medical care is being deferred:



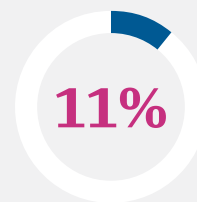
skipped a
doctor's visit



postponed paying
a medical bill



delayed a
procedure



avoided filling
a prescription

**When paychecks don't stretch far enough,
health becomes another casualty of financial strain.**

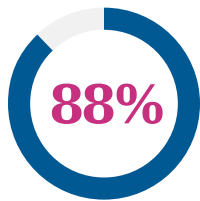
The Path Towards Smarter Paycheck Guidance

Amid this complexity, one theme is clear: workers are looking for guidance and they trust their employers to provide it. Employers have a unique opportunity to close the gap – bringing pay and financial planning back into balance. By helping workers connect their earnings to every benefit and deduction, they can ensure no paycheck dollar goes to waste.



83% are confident in financial advice from their employer (vs. 38% for social media)

Employees are ready for help that's intuitive, personalized, and integrated. In fact, **76%** of employees say it's their employer's role to make paycheck and benefits choices easier to understand – a clear mandate for rebalancing the employee financial equation.



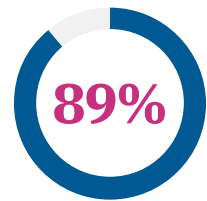
want paycheck tools that feel as simple as their favorite apps



want guidance that considers debt, savings, insurance, and retirement together



are open to using secure digital tools for financial guidance



want those tools embedded directly into their paycheck experience



“When guidance meets people where they earn, confidence – and loyalty – grow.”

And the loyalty payoff is real:

69% would feel more loyal to their employer if they received help making their paycheck go further.

67% would be less likely to job hunt if their paycheck felt aligned with their goals.

The Employer Opportunity

The data paints a clear picture: Americans aren't ignoring their finances – they're overwhelmed by them.

Employers have the unique opportunity to turn that overwhelm into empowerment by bringing paycheck-linked guidance directly to the source of financial decision-making. When paycheck guidance connects earnings, benefits, taxes, and savings into one clear picture, workers can finally see how each decision affects the next.



Employers who modernize their approach can:



Reduce workforce stress and boost productivity:

Financially confident employees are more focused and engaged.



Increase financial literacy at scale:

On-demand, contextual guidance empowers smarter decisions.



Maximize ROI on compensation and benefits:

Help employees capture every dollar in employer matches, pre-tax savings, and benefit value.



Drive loyalty and retention:

Supported employees are more likely to stay, protecting organizational investment.

A paycheck isn't just a deposit, it's the building block of financial wellness. True financial strength comes when the paycheck, benefits, and goals are aligned – when every dollar earned has a purpose, and every benefit offered delivers value.

Turning Paycheck Overwhelm into Action

A Roadmap for Employers to Deliver Real Financial Value

Here's how employers can turn intent into action and ensure every paycheck delivers measurable impact.

1 **Assess Current Guidance Technology**

Evaluate whether pay, benefits, and savings are integrated into a single, seamless experience. Fragmented platforms leave employees guessing and reduce ROI.

2 **Provide Holistic, Personalized Guidance**

Ensure employees receive intuitive, actionable insights tailored to their individual situation. SAVVI connects health, voluntary, and financial benefits to give the full picture.

3 **Embed Guidance into the Paycheck Experience**

Bring financial decision-making to the source – where employees earn. Contextual, in-the-moment guidance drives smarter choices and stronger engagement.

4 **Measure Impact and Refine Continuously**

Track outcomes like increased utilization, savings, and satisfaction. Use data to iterate on approach and continually optimize value for employees and employers.

5 **Partner with Expert Platforms**

Leverage technology backed by financial experts and ethical AI. SAVVI ensures guidance is actionable, trustworthy, and aligned with employee goals.

“ Every dollar earned has a purpose. Every benefit delivered drives impact. With SAVVI, employers transform paychecks into financial empowerment.”



About SAVVI

SAVVI Financial is redefining how employees navigate their most important financial choices. By delivering expert-level personalized guidance, SAVVI helps employees optimize their full financial journey, from early benefit decisions to creating a reliable paycheck in retirement, driving better outcomes for both employees and employers. Integrated with HR stacks, our solutions reduce admin work, lower costs, and boost employee experience.

Founded by experts in quantitative finance and data science, SAVVI was built with the understanding that the path to financial strength starts, and grows, through the workplace. Learn more at www.savvifi.com, LinkedIn, Facebook, and X.

SAVVI provides survey-less, personalized financial guidance and healthcare navigation tools that simplify benefits decisions for employees. By eliminating friction and delivering real-time, data-driven recommendations, SAVVI helps organizations improve employee financial fortitude while driving meaningful business results.

Survey Methodology and Demographics

The Every Dollar Counts survey was conducted between September 18–22, 2025, at 95% confidence with a $\pm 4\%$ margin of error. Respondents included 604 U.S.-based full-time workers with access to employer-sponsored benefits. Representation spanned 46 states, and the sample included balanced gender, age, and income distributions across industries.