

nudge

nudge for Lighthouse

Quarterly success & planning
February 2024



Agenda

- 👍 Latest nudgenomics
- 👍 Your reward and wellbeing priorities
- 👍 23/24 action plan
- 👍 2024 Financial Wellbeing calendar
- 👍 Client community events



Latest nudgenomics



Impact so far

Driving engagement with nudge's financial education.

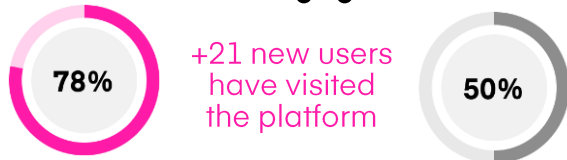


nudge benchmark

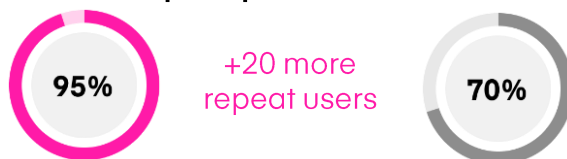
Overall engagement



Platform engagement



Repeat platform users



Insights into the financial health, needs, and wants of Lighthouse users

Top content read on platform

1. Benefits & support you may be entitled to
2. Lifelong learning entitlement
3. Why join a credit union
4. 7 top tips for better budgeting
5. 7 types of insurance to consider

Financial Health Check up

Lighthouse average result

41

Strength: Learning
Improvement area: Borrowing & spending

Driving behavioral and habitual change.

Top interest selected

All time	Last 3 months
Mental health	Housing
Debt	Everyday money
Work	Work

Key nudge content (open rate)

- Autumn statement (47%)
- Energy Savers Week (45%)
- Joining your credit union (50%)
- Time for an insurance review (29%)
- Self assessment deadline (29%)

Avg open rate – 38%
Avg click through rate – 24%



Launched
Oct 2020



Region
UK



Total users
343

Your reward and wellbeing priorities



Plan of Action:

Action:	Description:	Why?	Notes:
Post on social channels & Lighthouse Club website	Any material / communication to share/ newsletter / social channels / monthly bulletin - Website currently being rebuilt. New nudge content to be added afterwards	<ul style="list-style-type: none"> Spark interest, show people what existing users are finding helpful. 	<ul style="list-style-type: none"> View nudge videos for new website here.
Financial Health Check up	Promote the financial health check-up	<ul style="list-style-type: none"> Increase financial health insights, Support users with financial wellbeing. 	<ul style="list-style-type: none"> Global Money Week – Opted in for nudge to be sent out
Physical materials	Lighthouse Club to use nudge wallet sized cards at events	<ul style="list-style-type: none"> To encourage registrations, distribute at events 	<ul style="list-style-type: none"> To include direct link to your nudge site via a QR code Rob to send pack of cards to head office
Social Awareness Campaign	2024 financial wellbeing calendar	<ul style="list-style-type: none"> Increase financial health insights, Support users with financial wellbeing. 	<ul style="list-style-type: none"> - Toolkits available for all campaigns throughout the year for Lighthouse to use. - Campaign page
Case workers	Nudge refresher for case workers	<ul style="list-style-type: none"> Ensure case workers are aware of nudge & able to signpost to relevant areas of the platform 	<ul style="list-style-type: none"> Refresher to be booked in. Rob to come back with availability

Additional resources


Financial health checkup

Checkup on your financial health

Keep on the right financial track with nudge

Your financial health

Financial wellbeing is knowing you're in control of your money now, and in the future. Our financial health checkup helps you understand where you're thriving and where there's room for improvement - from saving and spending, to borrowing and planning.



What's your score?

Once completed, you'll get an instant score, with a plan of recommended financial education stories and articles to help boost your financial fitness over time.

The financial health check up is based on 5 financial pillars:

- Borrowing**: Assess your loans and ensure that your debt is manageable and affordable.
- Learning**: Make the most of your money with up-to-date skills and knowledge.
- Planning**: Prepare for life after work, from retirement to wills.
- Saving**: Save enough to achieve the things you want in life.
- Spending**: Manage your day-to-day personal finance and spending limits.

How

Log into your nudge platform and access the 'Financial health checkup' story.

Why

The financial health checkup is an easy way to understand and improve your financial health over time - with personalized recommendations to help you take action.

Get started



1234 5678 9100 0123
B. A. NUDGER 09/27

LOGO HERE

[platform link here]

Three easy steps to get you started on your financial wellness journey...


- 1 Update your profile
- 2 Choose how you receive your nudges
- 3 Complete your financial health checkup

QR CODE TO NUDGE PLATFORM HERE

Ready to climb the property ladder?

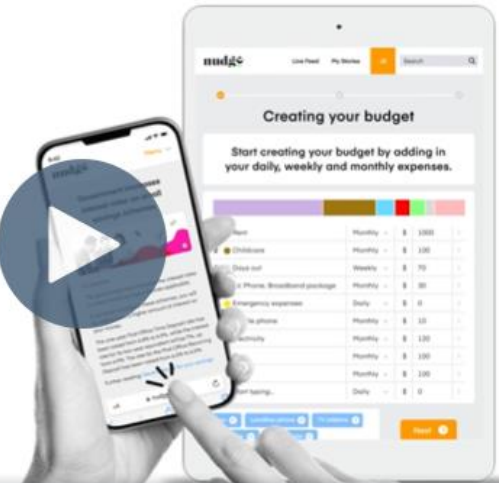
Use nudge today to discover guides on mortgages and practical tips on saving.

The simple way to better understand your finances.



Get started

that coaches you to better understand,



Creating your budget

Start creating your budget by adding in your daily, weekly and monthly expenses.

Category	Frequency	Amount
Rent	Monthly	\$ 1000
Mortgage	Monthly	\$ 100
Food cost	Monthly	\$ 70
Utility bills	Monthly	\$ 20
Emergency expenses	Daily	\$ 0
Insurance	Monthly	\$ 10
Transportation	Monthly	\$ 100
Personal care	Monthly	\$ 100
Entertainment	Daily	\$ 0

Get started

Global Money Week 2024

Global Money Week is all about equipping people with the right knowledge, skills, attitudes, and behaviours they need to make wise financial decisions and achieve long-term financial resilience, no matter where you are in the world.

- Opt-in to a **reward nudge** which will include financial education and promotion of the financial health check up

Opt in

Global Money Week 2024

18 - 24 March

Dive into nudge to discover ways to help younger generations achieve financial independence, help you plan for the future, set financial goals and much more.

Secure your financial future with nudge!



2024 financial wellbeing calendar



Your 2024 financial wellbeing calendar

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
New year, new me 		International Women's Day 	Stress Awareness Month 	Mental Health Awareness Week 	Global Inclusion Week 	Financial health check in 		Pension Awareness Week 	World Mental Health Day 	Smart spending 	International Day of Disabled Persons
Energy Savings Week 		Global Money Week 	Financial Literacy Month 	Global Accessibility Day 	Carers Week 	Financial Impact Week 		National 401k Day 	World Savings Week 	Talk Money Week 	
		Debt Awareness Week 	America Saves Week 	International Day of Families 	World Wellbeing Week 			National Inclusion Week 			
		Financial benefits		Family benefits				Retirement benefits		EAP and mental health benefits	

Key

- Mini campaigns
- Core campaigns
- Reward campaigns

nudge community
events



nudge

A first look at the future at nudge

28 February 2024

4pm GMT | 11am ET





Save the date



When: 4 July 2024 5pm-11pm



Where: Central London



Dress code: Smart casual



Food and drinks will be served!



Award entries opening soon!



nudge

Impartial Financial Education

For employees, customers, members
and, well, anyone - anywhere

nudge is the global financial education platform that demystifies money management for all. Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight anyone. A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.

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