

Financial Wellness – Let's Not Ignore It Any Longer

Steve Cronin, DeadSimpleSaving.com

How can I transfer money that is
in my mind to my bank account?



Steve Cronin – Why Listen to Me?



Founder of **DeadSimpleSaving.com**

Board Member of SimplyFi.org

The National's Debt Panel contributor

Investment advisor to financial institutions

Corporate wellness expert

Commission-free with no sales agenda

As featured in:

DEAD 
SIMPLE
SAVING

simplyfi
COMMON SENSE
PERSONAL FINANCE & INVESTING


dubaieye
103.8

 **The National**
Debt Panel

arabian
Business

I am passionate about helping expats fix their finances

Today

Hi, your talk was AMAZING 👍

10:31

Thank you :) 10:45 ✓

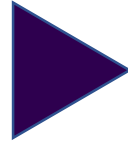
☕ Steve Cronin

P.S. thank you so much for the numbers and specific advice in your presentation. Really hate it when talks are vague, and yours wasn't! Spectacular!



Financial stress & confusion is ruining staff performance

Financial Stress



- **Presenteeism/Absenteeism**
- **Low mood**
- **Low performance**
- **High staff turnover**

- **34%** increase in absenteeism & lateness
(Society for Human Resource Management)
- **Twice** as many sick days
(Center for Retirement Research at Boston College)
- **37%** distracted by finances at work, **50%** spend >3 hours per week
(PriceWaterhouseCoopers Employee Wellness Survey)
- **20%** ignoring health issues due to cost
(American Psychological Association)

Employees in this region are particularly vulnerable



Spending Ignorance Bad Advice Debt

How we can help your staff

- **Corporate talks & workshops** (with anonymous surveys, quizzes etc.)
 - 101: Mindset, planning, debt & saving
 - 102: Expat investing: what and how
- **One-on-one executive coaching**
- **Employee Assistance Program** (via email or phone or in-person)
- **Staff discounts** on individual workshops and private coaching sessions



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Workshop topics covered

Expat Saving & Investing 101: Planning for the Future (60-90 minutes)

- How to get in the right mindset for dealing with money
- How to really understand your current financial situation
- How to maximise your income and minimise your expenses
- How to manage debt and credit cards effectively
- How to plan properly for the future and establish safety nets

Expat Saving & Investing 102: What to Invest in & How (60-90 minutes)

- What stocks, bonds, indices and ETFs are
- Multiple ways to reduce risk in sensible stock market investing
- How to select an appropriate mix of passive stock index funds and bond funds
- How to invest from the UAE using an offshore brokerage and an exchange house
- How to deal with tax, currencies, time to retirement, lump sums and market fluctuations

The content can be adjusted to fit the time available e.g. merged into a single 60-90 minute talk over lunchtime or expanded into 3-5 hour workshops where staff work on their own numbers and plans

Feedback

“Thank you very much for the workshop today, employees really liked your energy and found your presentation useful!” – HR manager, Dubai

“It was such a great session.” – HR manager, Dubai

“I have received very positive feedback to date.” – HR manager, Dubai

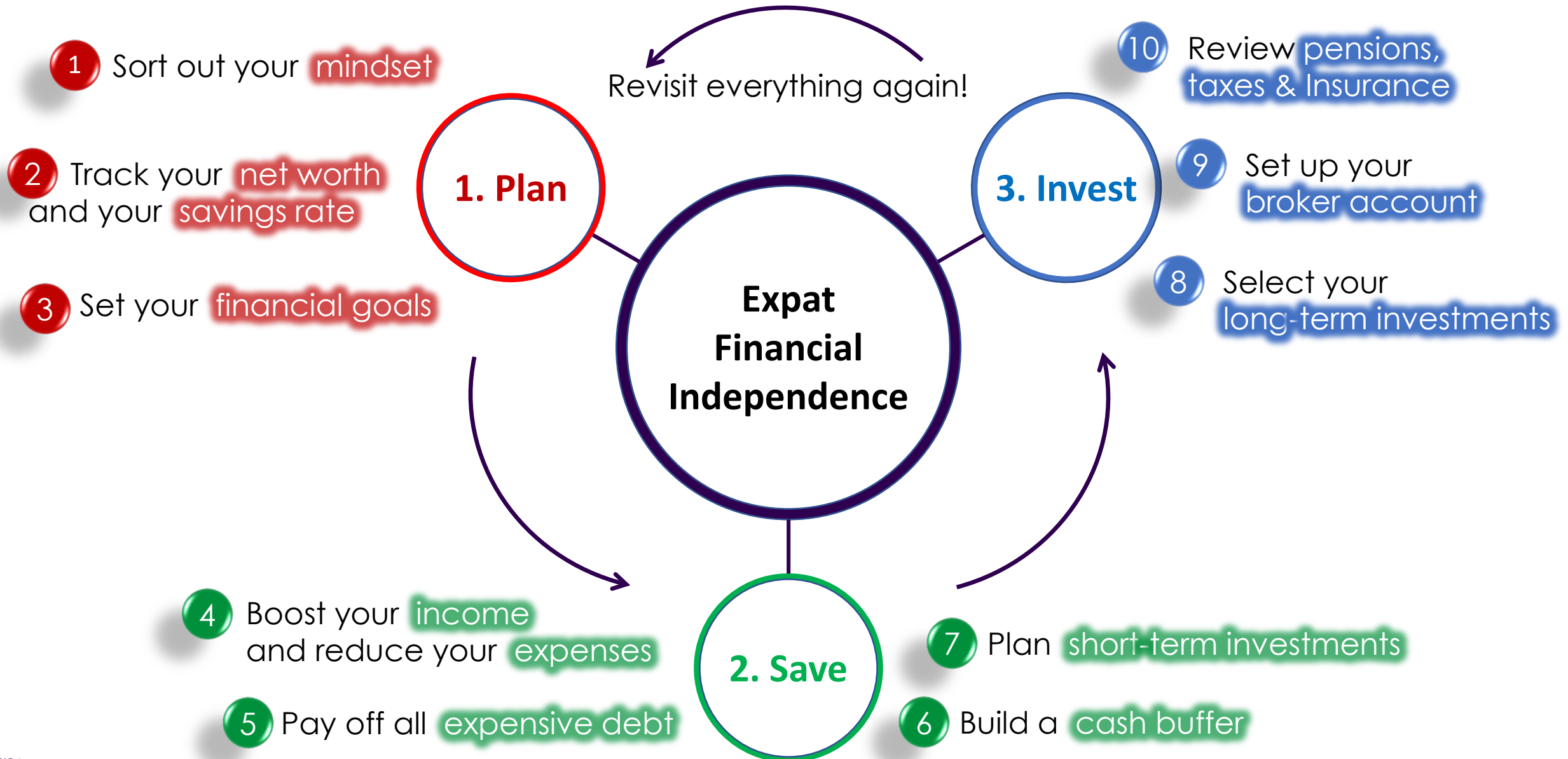
“I’ve already had a number of people thanking me for organising the workshop and saying how happy they were that they attended.” – HR manager, Abu Dhabi

“The team got so much value from the workshop, we’ve already agreed to run a second session.” – HR manager, Dubai

“That was certainly informative and such an eye-opener. I think everyone is talking about it round here...” – Employee, Dubai

Samples from workshop

3 Dead Simple Steps towards Financial Independence

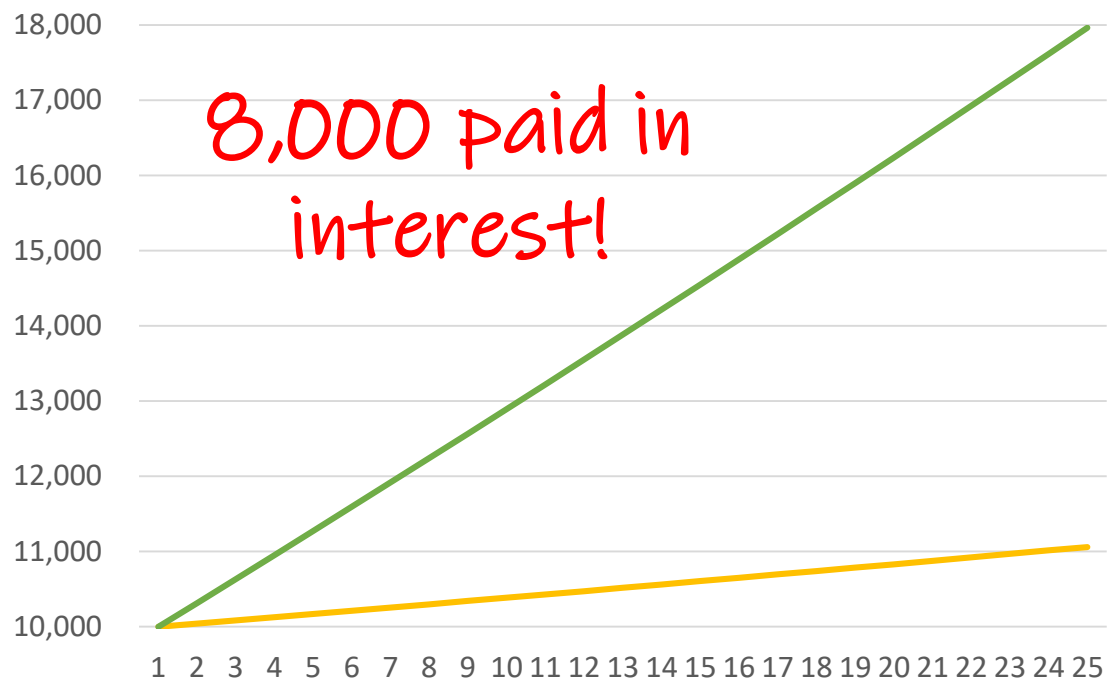


Debt problems: if you spend 10,000 and pay only the minimum balance...

Doesn't look too bad on your statement...



But you've paid a lot of interest!



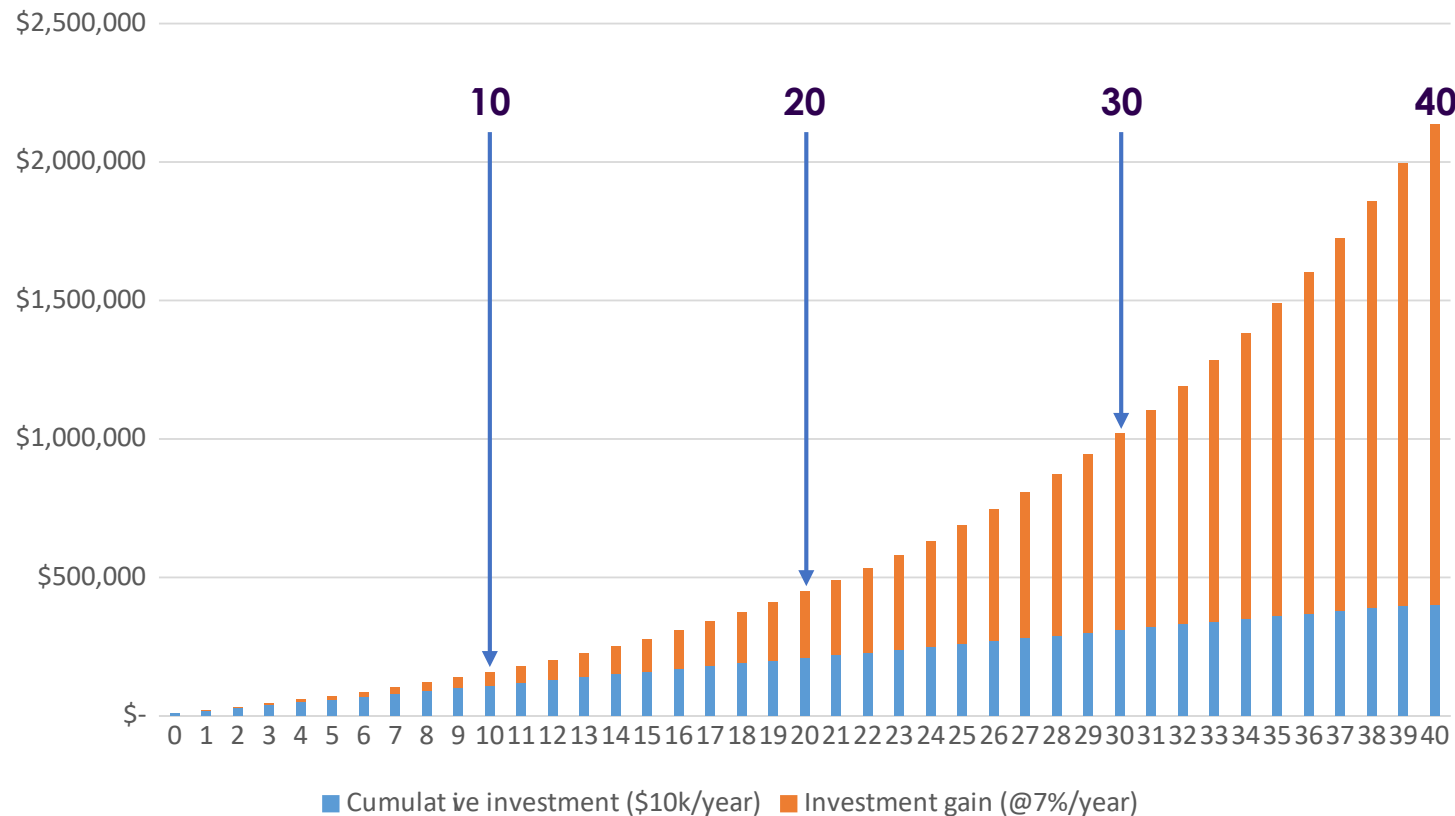
Interest rate: **3.25%** per month

Minimum payment: **2.74%** per month

Late payment charge: **249** AED

Investing right: start **early** and keep fees **low** to harness the **power of compounding**...

\$10k invested per year @7% annual return

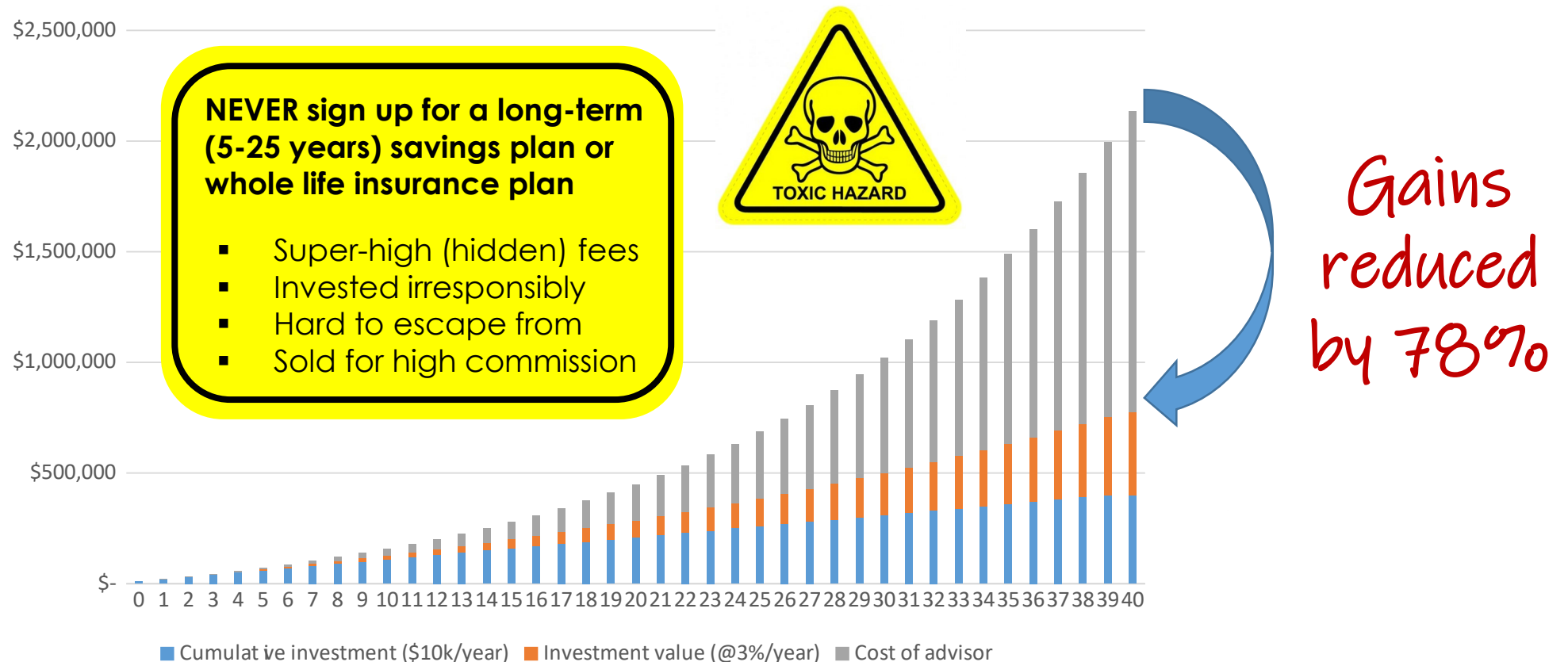


Portfolio
is more
than 5x

Most UAE financial advisors are desperate to sell your staff a savings plan for a fat commission

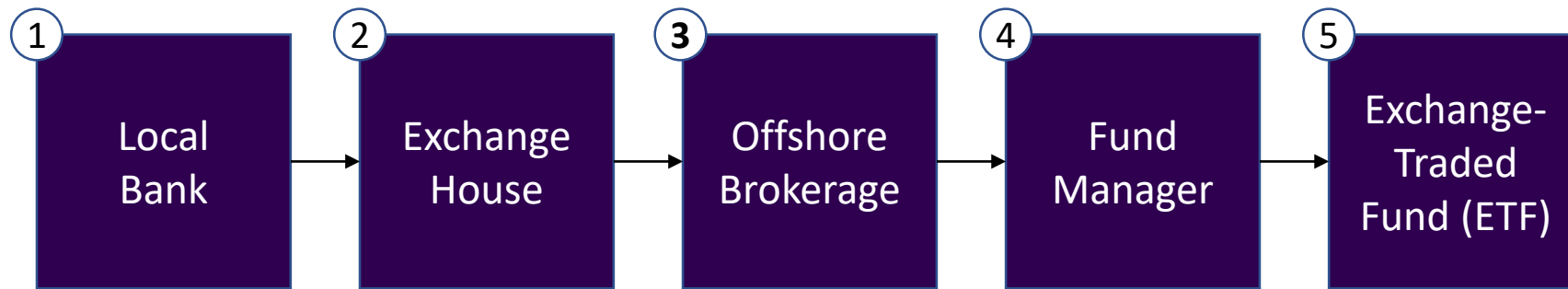
Do not let them in the door

\$10k invested per year @7% annual return *With 4% fees*



Very few people can show you the cheapest & simplest way to invest as an expat

The 5-step process for investing offshore in Vanguard ETFs from Dubai



I want to buy
some bananas

HSBC → Mastercard → Choithrams → Chiquita → Bananas

I want to buy
stocks as an expat

Emirates
NBD → UAE
Exchange → Interactive
Brokers → Vanguard → VWRA

We look forward to working with you to help your employees

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Steve Cronin, Founder

+971 50 708 7260
Steve@DeadSimpleSaving.com

404b Al Saaha Offices
Souk al Bahar
Dubai, UAE 487177