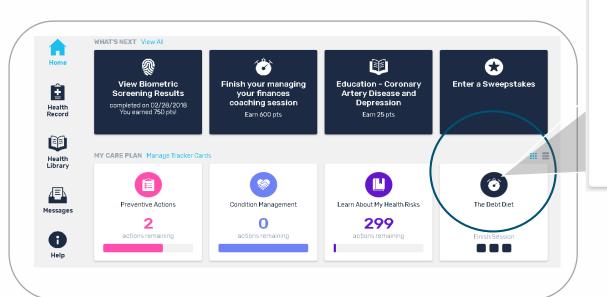
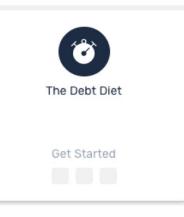


Financial Wellness Program: The Debt Diet™

The Debt Diet online coaching program is a comprehensive, stagematched program developed in collaboration with national financial expert Jean Chatzky that helps individuals to find \$10 a day to put toward paying down debt or building an emergency fund.







How the program works:

- 1. Users begin with a brief assessment to determine readiness to pay down debt or build an emergency cushion.
- 2. Based on that assessment, users will fall into one of the following categories: Not Ready, Getting Ready, Ready, Taking Action and Staying with It. There is a sixth category for those with no debt beyond their mortgage but who still need to save.
- 3. Users will periodically be prompted to reassess their readiness to set aside \$10 a day and are given feedback on their progress. The users' program menu is then updated with new recommendations about the activities best suited to their current needs. Email reminders are also used to encourage continuous engagement with the program.

Having Trouble? Email AHY@BlueKC.com