

WORKPLACE PERKS CHECKLIST

Most employers that I help view their workplace perks in the context of overall total rewards strategies that include compensation, training, benefits, and potential ownership. They invest their time, money, and energy balancing organizational and employee needs, and their decisions often revolve around four objectives:

- Improve workforce behavior to achieve desired outcomes
- Compete against other employers for preferred talent
- Create positive perception of values, fairness and goodwill
- Maximize cost, administrative, and tax advantages

Since *DIY financial planners* occasionally move to new employers and organizations are continually modifying these resources, it's important for employees to periodically review them. The following tables are a supplement to *In Our Reach: How Resourceful Employees Build and Preserve Wealth at Work* and can be used in their effort.

General Planning and Counselling Resources		Availability		
		Yes	No	Unsure
	Benefits concierge service (phone or internet based)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Comprehensive wellness coaching	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Employee Assistance Program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Financial planning education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Financial planning tools (online or print)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Net worth planning tools (online or print)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Pre-paid/Discounted legal service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Wealth planning advice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Work-Life Balance Resources		Availability		
		Yes	No	Unsure
	Compressed workweek	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Flex time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Remote working arrangement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Telecommuting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Paid-Time Off, Vacation, or sick time benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Work/Life balance counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Earning Management Resources		Availability		
		<i>Yes</i>	<i>No</i>	<i>Unsure</i>
	Career counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Professional development training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Leadership training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Professional certificates support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Professional designations support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Spending Management Resources		Availability		
		<i>Yes</i>	<i>No</i>	<i>Unsure</i>
	Adoption assistance service or subsidy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Charitable donation matching program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Child care pre-tax spending account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Child care expenses subsidy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Child onsite daycare service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Commuter/Public Transit pre-tax spending account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Commuter/Public Transit subsidy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Discount membership program (e.g., Sam's Club)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Discount purchasing program (e.g., technology)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Elder care assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Entertainment/Event discount program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Onsite food and cafeteria subsidy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Onsite dry cleaning service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Uniform subsidy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Vacation/Travel discount or stipend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Savings Management Resources		Availability		
		<i>Yes</i>	<i>No</i>	<i>Unsure</i>
	Automatic emergency savings plan (ref. "Side Car")	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Advance payday benefit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Service anniversary cash award	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Spot bonuses and rewards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Vacation buy-back program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Credit Management Resources		Availability		
		Yes	No	Unsure
	Credit score	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Credit history report	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Credit monitoring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Credit education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Credit counseling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Debt Management Resources		Availability		
		Yes	No	Unsure
	Consumer debt consolidation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Consumer debt counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Personal debt education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Personal debt counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Payday advance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Retirement plan loans and hardship withdrawal	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Student loan debt consolidation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Student loan debt counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Student loan debt subsidy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

College Planning Resources		Availability		
		Yes	No	Unsure
	529 College Savings Account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	College planning counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Scholarships for Employees or Dependents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Tuition reimbursement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Health Expense Management Resources		Availability		
		Yes	No	Unsure
	Employer contributions to Health Savings Account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Health Savings Account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Retirement savings optimization tool	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Retirement Planning Resources		Availability		
		Yes	No	Unsure
	Pre-tax retirement plans [401(k), 403(b), 457, SEP IRA, SIMPLE IRA]	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	After-Tax Roth 401(k) or IRA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Profit sharing retirement plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Employee stock ownership plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Employee stock purchase plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Retirement advice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Retirement calculator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Retirement counselling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Retirement education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Traditional defined benefit pension plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Health Care Protection Resources		Availability		
		Yes	No	Unsure
	Accident expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Bariatric surgery expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Cancer expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Cancer screenings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Chiropractic care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Dental expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Fertility expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Fitness clubs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Flu shots	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Hearing screenings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Hearing aids and protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Health care provider cost and quality comparisons	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Health coaching	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Health insurance premium reduction for wellness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Medical expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Mental health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Onsite healthcare clinics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Pet-related health care expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Prescription drugs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Preventive health screenings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Stress management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Telemedicine	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Tobacco cessation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Vision expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Weight loss	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Well baby care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Income Protection Resources		Availability		
		Yes	No	Unsure
	Short-term illness or injury	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Short-term disabilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Long-term disabilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Leave of absence for adoption	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Leave of absence for organ donation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Leave of absence for maternity or paternity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Leave of absence for sickness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Leave of absence for sabbatical	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Long term care health care expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Property & Casualty Protection		Availability		
		Yes	No	Unsure
	Auto insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Dwelling insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Identity theft monitoring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Identity theft insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Liability insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Legacy Planning Protection		Availability		
		Yes	No	Unsure
	Legacy planning education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Life insurance for you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Life insurance for your spouse	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Life insurance for your child(ren)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Living Will preparation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Pre-paid and discounted legal services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Trust preparation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Will preparation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

