Upper Mohawk, Inc.

OUTCOME STUDY RESULTS



HEALTH & WELLNESS
FINANCES FOR LAW ENFORCEMENT

> "I opened up a High Yield Savings Account and created a larger savings bucket (emergency fund, Christmas Spending Fund, Auto fund, etc.) to help save for the things that happen in life"
>
> — Survey Participant | Savings & Financial Planning

Executive Summary

Upper Mohawk, Inc. (UMI) provides practical financial wellness education designed to help law enforcement personnel strengthen their financial knowledge, manage financial stress, and make informed decisions that support their overall well-being.

To evaluate the real-world impact of its Health & Wellness: Finances for Law Enforcement Personnel course, UMI commissioned an independent outcome study conducted by Dr. Richard Stock, economist and former University of Dayton professor. The study gathered feedback from participants who attended the training during 2025 and 2026 across nine law enforcement agencies. An online follow-up survey was conducted between August and October 2026 to assess participants' experiences and the influence of the training on their subsequent financial decisions and behaviors.

The findings provide valuable insights into the role of financial education in supporting law enforcement personnel, highlighting the importance of practical learning and its potential to influence financial well-being beyond the classroom.

Key Findings & Measurable Impact



Would recommend the course



Reported an increase in their credit report

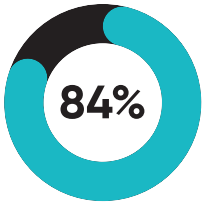


Made a significant financial change



Reported Reduced Financial Stress

Upper Mohawk, Inc.



Discussed Family Budgeting



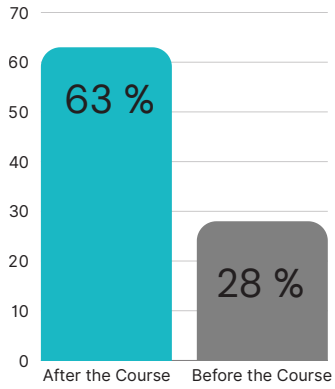
Emotional Stress & Overall Health Improvement

Financial Knowledge & Behavioral Impact

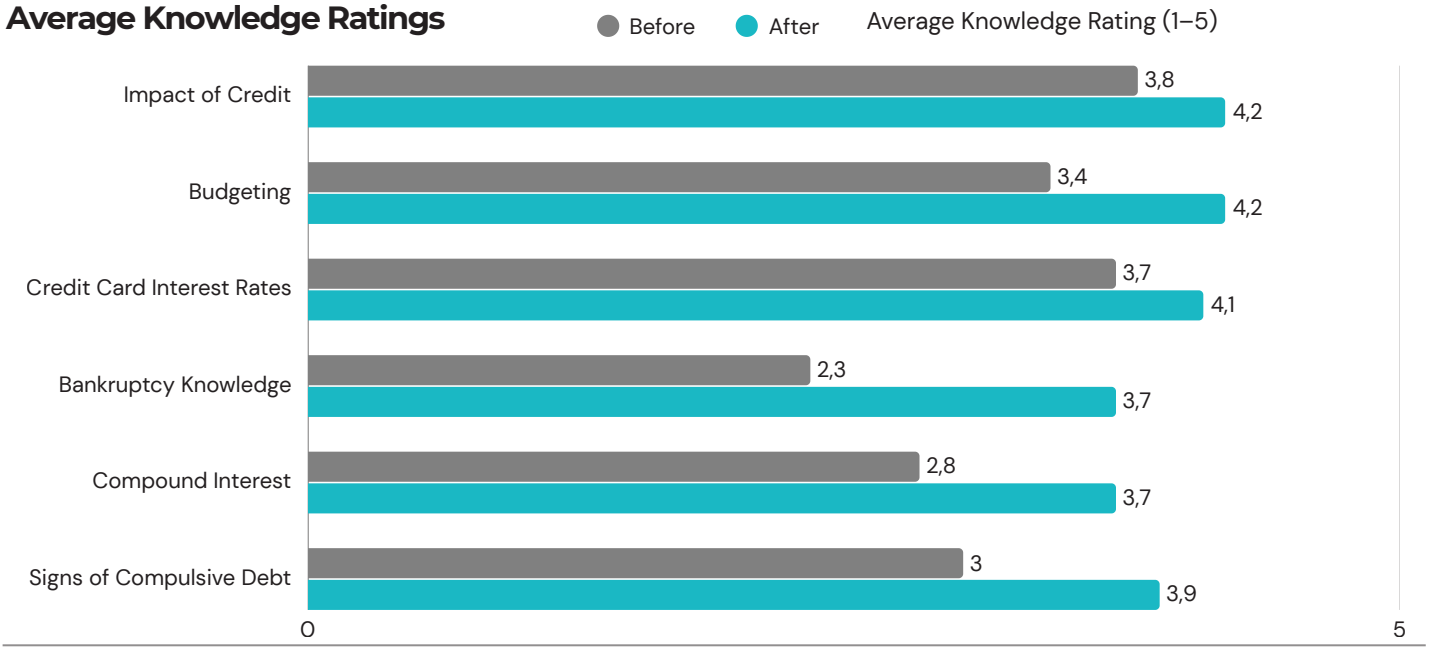
The independent outcome study found statistically significant improvements in self-reported financial knowledge across all topics evaluated. Beyond learning, respondents reported putting that knowledge into practice through better budgeting, stronger savings strategies, and credit card debt management. These findings highlight how practical financial education can support meaningful behavioral changes and greater financial well-being.

Mostly or fully using a household budget

+ 35% increase



Average Knowledge Ratings



Participant impact

"Paid off two credit cards with higher interest fees. Unfortunately, I'm still working on savings and investments but I'm closer than before."

— Survey Participant | Credit Card Debt Management

"Opening up and learning how to trust my spouse when talking about money."

— Survey Participant | Family Financial Communication

Agencies Included in the Outcome Study

UMI distributed the outcome study to course participants from:

- Melbourne Police Department,
- St. Augustine Police Department
- Orange County Sheriff's Office
- Orange County Corrections Department
- Titusville Police Department,
- Cocoa Police Department,
- Las Vegas Metropolitan Police Department
- Florida Highway Patrol
- Jacksonville Sheriff's Office

Why this matter



At work



At home

Financial challenges can affect more than a person's economic situation, influencing emotional well-being, family relationships, and daily life.

The independent study found that 88% of respondents considered finances very or extremely important to their attitude at home, with 78% expressing the same perspective regarding their attitude at work. These findings reinforce the importance of financial well-being in both personal and professional life.

The Value of This Training

This course supports financial wellness, emotional well-being, personal resilience, and overall quality of life for law enforcement personnel, military service members, veterans, and other professionals by strengthening financial knowledge, encouraging healthy financial habits, and helping prevent future financial challenges.

IADLEST Certified

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Explore Training Opportunities

Contact UMI to learn more.

(321) 269-6939

www.uppermohawk.com