EXCELLENCE AT WORK
Podcast by Brandon Hall Group

Executive Interview

The Future of Financial Wellness: Inside the Shift From Education to Outcomes

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BrightPlan



Joelle Vail
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Dr. Marline C. Duroseau
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About BrightPlan

BrightPlan is a financial wellness solutions provider that helps employers support employees through the full range of financial decisions, from everyday budgeting and debt management to emergency savings, benefits utilization and retirement planning. Its mission is to democratize financial wellness by making personalized guidance more widely accessible while helping organizations improve employee well-being and demonstrate measurable business results. The company serves global workforces through a mobile-first platform that combines AI-powered financial coaching with access to certified financial advisors and localized support.

About Joelle Vail

Joelle Vail is Chief Revenue Officer at BrightPlan, where she leads direct sales, partnerships and client success. She brings more than 25 years of executive experience spanning HR technology, business growth and customer relationships. Vail has helped scale early-stage businesses to more than $100 million in revenue and supported enterprises growing from $100 million to $2 billion. Before joining BrightPlan in 2022, she served as Chief Operating Officer at Capital Factory, an Austin-based center for entrepreneurs, and held senior leadership and executive positions at Paychex and Ascentis. Her work has focused on building service-oriented organizations that grow alongside their customers and partners.

About Dr. Marline C. Duroseau

This interview was moderated by **Dr. Marline C. Duroseau**, Brandon Hall Group's Managing Director of HR and Leadership Development. She oversees the firm's portfolio of HR and leadership development solution providers and advises corporate clients on talent, culture and business strategy. She joined Brandon Hall Group™ in November 2025, bringing experience as chief financial officer of a 1,500-person healthcare organization, where she led enterprise transformation across finance, talent development and organizational leadership. Duroseau focuses her research and advisory work on developing resilient leaders, advancing women in leadership and embedding inclusive practices into everyday business decisions. She is also a TEDx speaker and award-winning author.

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Financial Stress Follows Employees to Work

Q Dr. Mar

Why has financial wellness become a workforce performance issue rather than a narrow benefits discussion?

A Joelle

Financial stress follows employees into the workplace. When someone is trying to manage debt, cover an unexpected expense or decide whether they can stay in their job, those pressures affect their ability to concentrate and plan. Employers increasingly recognize that stability in an employee's household supports stability at work.

What employees are asking for has also changed. They may have once requested a student loan benefit or a retirement benefit as an individual item. Now they are asking employers to accompany them throughout their financial journey. Their needs evolve as they experience caregiving responsibilities, a new child, career transitions and other changes. A benefit that addresses one moment without connecting to the rest of their circumstances can leave important gaps.

Underestimating Needs

Employees experience their financial lives as a whole, while benefits may be offered in separate places.

Q Dr. Mar

Where do employers most often underestimate the financial needs employees carry?

A Joelle

I see organizations making sincere efforts. They survey employees, hear requests for additional help and respond by adding another program. The challenge is that employees experience their financial lives as a whole, while benefits may be offered in separate pieces.

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Life Events Don't Arrive One at a Time

Someone can be having a baby while also caring for an aging family member. The immediate question is how to manage those expenses, understand what their employer already provides and begin to regain stability. The longer-term question is how to build resilience so the next life event is less destabilizing. Employees need support across those connected decisions. Employers can provide access to that support without personally taking on every financial risk.

Q Dr. Mar

Brandon Hall Group™ describes a progression from reactive financial wellness programs to optimized ones. What keeps organizations in the early stages?

A Joelle

One barrier is the capacity of HR and benefits teams. They are often lean teams managing many obligations and spending much of their time on immediate execution. It can be difficult to step back and frame financial wellness as part of the organization's strategy.

Lean Teams, Missing Evidence

When strategies depend on people being productive and resilient through change, financial wellness becomes part of the foundation.

Another barrier is being able to present the return in a way that business leaders can understand. Organizations at a more optimized stage have connected workforce stability to their ability to carry out business plans. When strategies depend on people being productive and resilient through change, financial wellness becomes part of the foundation. To make that case, teams need evidence of results rather than an account of how many programs they have introduced.

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Short, Medium and Long Term, Together

Q Dr. Mar

What does it mean to design financial wellness for short-, medium- and long-term needs?

A Joelle

Employers have done considerable work on long-term benefits, especially retirement. There are sound reasons for that focus, including legal and regulatory responsibilities. But someone facing immediate debt or a financial emergency may not be able to take full advantage of a retirement program, even when it is a good program.

We have to recognize the short-term needs, the medium-term needs that accompany transitions and the long-term goals together. Employees need help getting out of a debt cycle, building savings, managing a life event and understanding how today's decisions connect to their retirement future. Otherwise, they can see a valuable long-term benefit but have no practical route to participate. Support across those horizons makes the entire benefits investment more useful.

Technology Plus a Human Advisor

Others want to speak with an advisor, especially when the decision is complicated or the stress is high.

Q Dr. Mar

Why is the combination of digital tools and human financial advisors important?

A Joelle

People want help in different ways. Some are comfortable interacting digitally and want to remain in a conversational technology experience. Others want to speak with an advisor, especially when the decision is complicated or the stress is high. Both forms of access matter.

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Advice Once Reserved for the Wealthy

Historically, more extensive financial advisory services were often associated with people who had substantial assets or complex wealth needs. The opportunity now is to make that kind of guidance accessible to a much broader employee population. Technology can help people see their information in one place and navigate a next step. A human advisor can help them work through the implications and their personal circumstances. That combination can turn access to information into decisions employees feel able to act on.

Q Dr. Mar

What does meaningful personalization look like in a financial wellness program?

A Joelle

Personalization has to go beyond knowing the employee's name or presenting a category of content. It means being able to understand the individual's financial picture and respond to what is happening right now. Someone might need to find room in a budget for additional savings. Another person may be frightened by an unexpected family expense and need help recognizing which savings or employer benefits could apply.

When guidance takes account of actual circumstances, the employee can move to a useful next action. This also means connecting the benefits the employer has already invested in with the employee's current situation. Sometimes a benefit goes unused simply because the employee does not understand how it applies. A personalized experience can close that gap.

Personalized Beyond a Name

Sometimes a benefit goes unused simply because the employee does not understand how it applies.

Resilience at Every Income Level

Q Dr. Mar

How can a financial wellness program help employees during uncertainty around AI and job security?

A Joelle

We are seeing anxiety about job stability, including questions about whether a role will change as AI becomes more prevalent. Employees can begin looking elsewhere because they are unsure what the future holds or because they need even a modest increase in income. Employers, meanwhile, may be working through their own changes and want to retain a stable workforce.

Financial resilience can give employees more room to make thoughtful decisions during that uncertainty. It matters at every income level. Financial stress is not confined to one pay band. Someone earning a high income can still carry significant debt or feel exposed to a sudden change. The employer's role is to make credible support available to people with different circumstances instead of assuming that one group needs help and another does not.

From Education to Outcomes

The essential change is that we can look at what happens after employees use the program.

Q Dr. Mar

What evidence indicates that financial wellness is moving from education toward outcomes?

A Joelle

The essential change is that we can look at what happens after employees use the program. We can examine whether debt decreases, whether emergency savings grow, whether an individual has a

Outcomes over Attendance

clearer retirement path and whether people report stronger financial resilience.

BrightPlan has shared results including 79% of participants in its Resolution program reporting greater financial resilience and a 60% engagement lift among employer populations using its platform. Those are BrightPlan-reported figures. They point to the kinds of outcomes employers should be evaluating, but organizations should also establish their own baselines and track progress in their workforce. Attendance or registration by itself cannot tell you whether financial lives are improving.

Q Dr. Mar

How can aggregated financial information help an employer act earlier?

A Joelle

This is where the employer can become much more proactive. When insights are aggregated and anonymized, the organization can see patterns without needing to view an individual employee's personal finances. A rise in household debt, for example, may indicate that more people will soon be looking for hardship loans or other immediate relief.

Acting Before the Crisis

If you can see that trend early, you can ask what support should be made available before the problem becomes a crisis.

If you can see that trend early, you can ask what support should be made available before the problem becomes a crisis. You can also understand which benefits are meeting real needs and where there are still gaps. That is a very different posture from waiting for a surge in requests and reacting after employees have already experienced significant hardship.

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Delayed Retirement, Delayed Succession

Q Dr. Mar

Why does retirement readiness matter beyond the individual employee?

A Joelle

An employee who wants to retire but is not financially ready may have to continue working. That affects the individual, but it can also affect succession planning and the opportunities available to the next generation of employees. When people cannot move into roles they have been preparing for, there can be consequences for engagement, retention and workforce planning.

This is another reason to connect short-term financial needs with the long-term retirement journey. If someone has not been able to address the immediate pressures that prevent them from saving, the retirement problem may emerge years later as an organizational challenge as well. Leaders should consider those connections when assessing the business value of financial wellness.

When Social Media Gives the Advice

Employees will seek answers whether an employer supports them or not.

Q Dr. Mar

What risks arise when employees turn to social media for financial advice?

A Joelle

Employees will seek answers whether an employer supports them or not. We discussed examples of simplistic claims circulating on social platforms, including telling people never to contribute to a retirement plan or to treat all debt the same way. A broad instruction like that can be inappropriate for someone's actual situation.

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Credible Guidance Beats Generic

That is why credible, personalized guidance matters. Employees should be able to ask questions of people and tools designed to help them make sound decisions in their circumstances. An educational webinar can be useful, but the employee may leave with questions that require individual follow-through. Making trustworthy support accessible reduces the need to rely entirely on generalized online opinions.

Q Dr. Mar

What are the core elements of a best-in-class financial wellness program?

A Joelle

I would look for five connected elements: genuine personalization, human financial support, structured programs, measurement of outcomes and employer intelligence. Each matters, but they need to work together. Personalization should use the employee's situation to identify what action is possible. Human guidance should be available when the employee wants it. Programs should address the needs of the actual workforce rather than simply offering generic content.

Five Connected Elements

Employers should evaluate the full experience rather than checking off individual features that do not connect.

The measurement piece should capture meaningful progress, including changes in savings, debt, retirement readiness and benefit use. Finally, aggregated employer intelligence should help the organization decide where to focus its efforts. Employers should evaluate the full experience rather than checking off individual features that do not connect.

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Start With the Problem and the Baseline

Q Dr. Mar

How should HR and benefits leaders make the business case to Finance?

A Joelle

Start with the problem and the baseline. Look at the financial stresses employees are experiencing and the costs that can accompany them, including disengagement, turnover and delayed retirement. Then be explicit about the outcomes the program should improve. You want evidence of better benefit utilization, stronger savings, debt reduction, retirement preparedness and greater confidence in financial decisions.

A provider should be able to show progress that can support a discussion about return on investment. It should also give employers a way to understand how needs are changing over time. That puts HR and Finance in a more productive conversation because leaders can discuss measurable movement rather than simply the number of people who opened a resource or attended a session.

Locate Yourself on the Journey

Begin by locating your organization on the maturity journey.

Q Dr. Mar

What is the first step for an employer that wants to move beyond financial education?

A Joelle

Begin by locating your organization on the maturity journey. Ask what you know about the financial stress your employees are carrying and where your existing benefits help. Consider whether you

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Keep Moving Toward Progress

The most important thing is to keep moving toward measurable employee progress.

are strong on long-term support but have left short- and medium-term needs unaddressed. Ask what portion of the workforce may be unable to take advantage of valuable long-term benefits because immediate pressures are unresolved.

Then examine what is available beyond education. Look for a solution that can offer personalized guidance, access to human advisors, structured interventions, meaningful measures and insights that help you make better decisions. There is an opportunity to make financial wellness a much more practical form of support. The most important thing is to keep moving toward measurable employee progress.

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To provide CHROs, CLOs, and workforce leaders with the intelligence, tools, and community they need to drive business transformation through human capital excellence.

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