

# The Debt Diet™

Seven out of 10 Americans report that money is a significant source of stress, according to the American Psychological Association. This financial stress negatively impacts employees' emotional and physical health, as well as their workplace productivity. In a report from the Society for Human Resource Management, 83% of HR professionals said personal financial problems have an impact on the work performance of employees. Reducing debt can reduce stress, improve health and well-being, and increase employee performance.



The Debt Diet, a dynamic and innovative mobile-optimized online program, was developed collaboratively by Jean Chatzky, a trusted financial author and advisor, and Pro-Change Behavior Systems, Inc., the leading experts in

developing award-winning, evidence-based programs based on the Transtheoretical Model of Behavior Change (TTM).

The Debt Diet combines Jean's actionable and sound financial advice with time-tested, theoretically grounded, behavior change strategies. TTM starts with a basic premise—change is a process, not an event. This process contains distinct stages of readiness, and leverages targeted approaches to help move people forward through each stage.

## The Debt Diet:

- Is customized to the needs and mindsets of each employee
- Can help all employees—regardless of how ready they are to change their spending and saving behavior
- Offers interactive exercises matched to each employee's needs and readiness to change

Users begin with a brief assessment of their readiness to pay down their debt or build an emergency cushion. Based on that assessment, employees fall into one of the following categories: Not Ready, Getting Ready, Ready, Taking Action, and Staying With It. A sixth category is for employees with no debt beyond their mortgage who need to save.

Employees are periodically automatically prompted to reassess their readiness to set aside \$10 a day and are given feedback on their progress. Their menu is then updated with new recommendations about the activities best suited to their current needs.

Jean Chatzky is a trusted financial author and advisor.



## Pro-Change Debt Diet™ Sample Screen

Debt Diet: Ready to change your money habits with Pro-Change

### What's Coming In? What's Going Out?

Here's the lowdown: We may earn a decent living in this country—in many families, we earn two—but we spend as much as we earn on our mortgages, car loans, day care and other "fixed expenses". When an emergency hits, we don't have any savings to draw on. If we lose a job—not unlikely in this economy—or get sick, or have to take a break from work to care for a child who's having trouble in school or a parent who isn't well, our finances can't handle it.

This lack of savings—a safety net—makes us fragile. How do we turn this around? The only way is to start living within our means and saving a little—in good times and in bad—just in case. A budget can help you do just that.

To make a budget, you first have to figure out what's coming in and what's going out.

Let's start by looking at what's coming in...

1. What's Coming In?
2. What's Going Out and Where It's Going
  - Fixed Expenses
  - Variable Expenses
3. Summary

This program features the latest TTM evidence-based methods in a basic, easy to follow online format.

Contact us for more information  
or to see a demonstration

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Learn about the science of behavior change  
at [www.prochange.com](http://www.prochange.com)



Wherever you are at, we can work with that™

