Financial Literacy and Wellness

A Message for Postal Supervisors

Financial wellness is a topic that touches nearly every employee, regardless of role, tenure, or income level. At various points in life, most people experience financial uncertainty—whether related to daily expenses, unexpected emergencies, family responsibilities, or long-term planning such as retirement. For many employees, these concerns exist quietly in the background, even as they continue to report to work, perform their duties, and support their teams.

The EAP's focus on Financial Literacy & Wellness is intended to acknowledge that reality. It is not about evaluating employees' financial choices or promoting specific financial behaviors. Rather, it is about increasing awareness, reducing stigma, and reminding employees that support is available when financial stress begins to affect their overall well-being.

As supervisors, understanding the purpose and tone of this focus is important. Financial stress is deeply personal, and conversations about money can be sensitive. The goal is not to engage in employees' private financial matters, but to help foster an environment where employees feel informed, supported, and aware of available resources.

Why Financial Wellness Matters in the Workplace

Financial stress is one of the most common sources of ongoing stress for working adults. Rising costs, caregiving responsibilities, health-related expenses, and uncertainty about benefits or retirement planning can all contribute to persistent pressure. While these stressors may originate outside the workplace, their effects often appear on the job.

Employees experiencing financial stress may have difficulty concentrating, experience fatigue due to poor sleep, or feel overwhelmed and distracted. Over time, unmanaged stress can affect morale, engagement, and overall well-being. Importantly, these reactions are not a reflection of an employee's commitment, work ethic, or capability.

Understanding the Scope of Financial Wellness

Financial wellness looks different for everyone and often changes over time. An employee early in their career may be focused on managing student loans or daily expenses, while another may be concerned about retirement planning or supporting family members. Others may be navigating unexpected medical bills, changes in household income, or major life transitions.

This monthly focus emphasizes several key ideas:

- Financial wellness is about awareness and preparedness—not perfection
- Small, manageable steps can reduce stress and build confidence
- Understanding available benefits and resources can make decision-making easier
- Seeking support is a practical and healthy response to stress

Supervisors are not expected to be financial experts or advisors. The intent of this focus is simply to share information and point employees toward resources that can help them manage financial stress in a healthy, constructive way.

Recognizing Signs of Financial Stress

While supervisors should never assume the cause of an employee's behavior, it can be helpful to recognize how financial stress may present itself. Common signs may include difficulty concentrating, increased irritability, fatigue, or avoidance of conversations related to finances or benefits. In some cases, employees may openly express worry or frustration about bills, costs, or future planning.

These behaviors are not disciplinary issues in themselves. They may signal that an employee is under strain and could benefit from additional support. Maintaining a respectful, supportive approach—while honoring privacy boundaries—can help employees feel safe accessing resources on their own.

The Supervisor's Role

Supervisors play an important role in setting the tone around this monthly focus. That role is not to inquire into personal finances or offer advice, but to:

- Share information about the focus topic and available materials
- Normalize the idea that financial stress is common
- Encourage awareness of support resources without singling out individuals
- Reinforce that accessing support is confidential and voluntary

Even brief acknowledgment—such as mentioning the topic during a meeting—can signal to employees that the organization recognizes real-life challenges and values their well-being.

Employee Assistance Program (EAP)

The Employee Assistance Program offers free, confidential services to employees and their families and can assist with:

- Financial stress and budgeting concerns
- Short-term counseling related to stress or anxiety
- Financial education and referrals to trusted resources

EAP services are voluntary and confidential. Employees may access support without notifying their supervisor, and participation does not affect employment status or performance evaluations. Supervisors can support this process simply by reminding employees that EAP exists and that it can be used proactively—not only during times of crisis.

Additional Financial Wellness Resources

In addition to EAP support, employees may benefit from the following trusted financial education and resource tools:

- **U.S. Postal Service Federal Credit Union (USPS FCU):** Provides USPS employees and their families with access to banking services, financial education, budgeting tools, and savings and loan options. **https://uspsfcu.org/**
- **MyMoney.gov:** A U.S. government website offering reliable information on budgeting, saving, managing debt, and planning for retirement, organized by life stages and financial goals. **https://mymoney.gov/**
- **F3E (Federal Employee Education & Engagement):** An online resource designed specifically for federal employees, offering financial education, tools, and guidance related to benefits and long-term planning. **https://f3eonline.org/**

Sharing these resources helps reinforce that employees have multiple options for learning, planning, and support—at their own pace and comfort level.

Encouraging Small, Manageable Steps

One of the central messages of this monthly focus is that financial wellness does not require solving everything at once. Encouraging small, manageable actions—such as reviewing a benefit, tracking spending for a short period, or exploring one of the available resources—can help employees feel more in control without adding pressure.

Employees who feel supported and informed are better equipped to manage stress, make thoughtful decisions, and maintain focus at work. Even incremental progress can contribute to greater stability and confidence over time.

Closing Perspective

The Financial Literacy & Wellness Monthly Focus is an opportunity to reinforce the Postal Service's commitment to employee well-being. By acknowledging financial stress as a common experience and highlighting available resources, supervisors help create a culture of awareness, respect, and support.

Supervisors are not expected to resolve financial challenges or engage in personal discussions. Simply sharing information, setting a supportive tone, and reminding employees that help is available can make a meaningful difference.

Reach out to the EAP or visit the EAP website to learn more.

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