

Employees awarded \$2.5m+ of buying power for boosting financial literacy



THE COMPANY



Established:
1925



Industry:
Airlines and aviation



No. of employees:
90,000+



INTRODUCTION

Delta partnered with nudge to offer a new financial wellness program designed for its global workforce outside of the U.S. The program includes a localized monetary incentive equivalent to \$1,000 (USD) in buying power, once employees have engaged with personalized, impartial financial education.

THE CHALLENGE

Delta has a culture of safety and service and they wanted to reflect this in the support they provide their global workforce. With a financial wellness program already in place for US employees, Delta needed to introduce a globally consistent program tailored to meet the needs of its additional 3,100+ employees in 55 countries. Their goals focused on two key areas, increasing financial literacy and improving financial resilience - which combined, would empower their employees to feel more in control of their finances and able to cope with the unexpected. They needed an impartial and personalized financial education platform that had the flexibility and data insight capabilities to meet this challenge internationally.

THE SOLUTION

nudge was identified as the perfect partner to deliver their international financial wellbeing program. With nudge's impartial financial education the heart, Delta provide a personalized experience for all their people, taking into consideration the employees' location, language and financial context. nudge were able to gamify learning that would lead to Delta employees gaining access to the equivalent of circa \$1,000 buying power, to be paid into an emergency savings type vehicle in local currency, as reward for increasing their financial literacy.

THE SOLUTION CONT'D

The ongoing incentive is broken down as follows:

- 1 Employees receive the first payout after completing the financial health checkup and five learning modules.
- 2 Employees receive the second payout after completing an additional six learning modules.

A strategic global communications rollout ensured high visibility, resonated globally while honoring local realities and sustained participation. This included:

- Localized all-employee emails, tailored by country to reflect cultural and economic nuances.
- Targeted onboarding communications from the nudge platform.
- Prominent placement on internal 'Deltanet' pages for easy access and awareness.
- HR Advance updates to equip local HR leaders as advocates.
- Advance notices to divisional comms teams to align regional messaging.

nudge's analytics dashboard, nudgenomics, enables Delta to identify employee progress with completion reports so they could make the reward payments. Plus, these reports provide valuable data insights into regional financial health trends and employee interests, helping Delta tailor future communications and support strategies to the real needs of their global workforce.

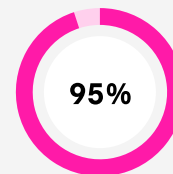


Hear more of the story in our on-demand webinar.

Get insights and top tips on how to drive awareness, understanding and action on benefits through education in our webinar with **Delta** and **PepsiCo**.

[Watch now](#)

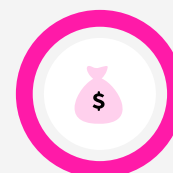
THE RESULTS



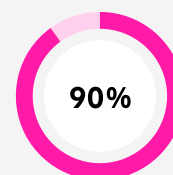
of employees taking action on nudge within the first 3 months of launch



number of financial education modules completed so far



equivalent of buying power awarded to employees as part of financial education incentive



2,252 employees have earned the full reward (90% of eligible employees)



As with our culture of safety and service, Delta's desire to support the wellbeing of our people spans every corner of our global network. Financial wellness plays a major role in everyone's overall health and wellness, which is why we are thrilled to offer a financial education program that caters to our hardworking Delta people based around the world.

Joanne Smith
E.V.P and Chief People Officer

nudge is the global financial education platform that demystifies money management for all. Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight anyone. A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.

nudge is impacting:

-  **300+** global clients
-  **100+** countries
-  **2 million** lives

nudge

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