



## Closing the Guidance Gap

Financial wellness has become a central focus for employers seeking to strengthen productivity, engagement, and overall employee well-being. Yet data from [CAPTRUST's 2026 Financial Wellness Survey Report](#) reveals a critical insight: employee engagement with financial wellness resources while valuable does not automatically translate into improved financial outcomes.

Responses from more than 4,300 employees across 795 organizations identified that 62 percent of survey participants experienced moderate to severe financial stress. Additionally, three out of four (74 percent) said it affects their work motivation. Even among employees who actively use tools, workshops, or digital resources, more than half still report feeling financially behind or uncertain about their progress.

This disconnect between engagement and progress shows information alone is not enough. Employees need financial guidance that is tailored, contextual, and delivered at the moments when they are most ready to act. For employers, addressing this guidance gap is the next frontier in effective financial wellness program design.

### **What the Survey Tells Us: Engagement Helps but Only Goes So Far**

The 2026 survey paints a clear picture of how employees interact with financial wellness resources. Employees who engage do see benefits: they feel less financially stressed and more confident in their progress. But engagement alone only goes so far. Despite accessing resources, more than half of engaged employees continue to say they feel behind or unsure whether they're on track.



At the same time, information overload is real. Even well-meaning employers with robust financial wellness programs may be guilty of using complex terminology or providing fragmented benefits information. As a result, employees often feel unsure where to start.

“Without tailored guidance, employees struggle to identify the next steps,” says [Chris Whitlow](#), head of CAPTRUST at Work, the firm’s financial wellness solution for employers. “Typically, what we hear is that they know where to find resources, but they don’t know how to turn those resources into measurable progress.”

## How to Start

The data reveals two key takeaways that can help shape more effective financial wellness program delivery.

First, career stage strongly influences financial stress, confidence, and goals. Early-career employees face foundational challenges such as renting a first apartment, building emergency savings, or navigating student loans. Mid- and late-career employees are more focused on long-term planning, including retirement readiness and wealth accumulation. A single curriculum or generic webinar cannot address these very different financial realities equally. That’s why it’s important to deliver content that speaks to each career stage individually.

Second, confidence rises when employees feel guided, not just informed. Many employees want one-on-one, human interactions to help them interpret their individual circumstances and make informed decisions.

“They don’t know what actions to take to really get started,” says Whitlow. “Also, they may think they don’t have enough money yet. There’s this idea that you need to be wealthy to have a financial advisor, but one-on-one advice may help you accumulate wealth in the first place.”

According to Whitlow and recent CAPTRUST research, engagement with financial advisors is often less about willingness and more about trust. Employees consistently say they want advisors who aren’t selling products, who communicate clearly, and who take privacy seriously. These preferences point to a growing demand for fiduciary advice—guidance designed to put employees’ interests first and empower them to make confident financial decisions.

## Making Measurable Progress

What strategies can employers use to translate engagement into employee action?

**Make the next step explicit.** Personalization starts with clear pathways. Employees may understand *what* a resource covers but not *how* to start. Employers can help by building structured sequences, such as:

- Step 1: Understand what you earn and spend (cash flow awareness)



- Step 2: Establish emergency savings targets
- Step 3: Prioritize debt repayment or employer retirement matching
- Step 4: Expand into long-term planning

**Offer career-stage-specific learning tracks.** The survey stresses that career stage strongly influences financial stress and priorities. Early-career employees benefit most from immediate, practical guidance. Mid-career employees tend to need planning structure. Late-career employees need decision support for timing and income transitions.

Employers can improve outcomes by structuring financial education around life events—such as a first job, first home, or new parenthood—along with career milestones like promotions or benefits changes, and planning horizons including short-, mid-, and long-term goals. This approach reduces noise and helps each employee focus on the most relevant guidance.

**Embed financial check-ins into organizational routines.** Periodic prompting can remind employees to regularly reassess their progress and their goals.

Consider including annual financial well-being reviews as part of your human resources calendar, and make sure your benefits reminders are tied to seasonal decision points. “The goal should be to reinforce that financial wellness is not a one-time exercise but part of the full employee life cycle,” says Whitlow.

**Use human support to reinforce digital experiences.** Each employee will absorb information differently. Some prefer self-paced learning, while others may need a conversation to translate knowledge into action. “Since you don’t know what will work for each person, try to offer a mix of human and digital experiences and multiple ways to interact with content,” says Whitlow.

For example, you might offer individual appointment times with advisors or coaches, small-group workshops in person or in digital meeting rooms, or follow-up challenges and action reminders after delivering digital content.

## Progress Toward Wellness

Ultimately, financial wellness programs must evolve from broad-based education efforts to personalized, stage-specific ecosystems. Engagement is an important starting point, but without tailored content, support, and timely guidance, most employees will continue to feel uncertain about their financial progress.

By embracing personalized guidance as a core feature of financial wellness, rather than an optional enhancement, employers can help their employees move from passive engagement to meaningful financial progress.



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