



# Financial Literacy Campaign

March 2021





# Campaign overview

- We'll host the **myMoney Challenge** again this year
  - Designed to encourage employees to take small, positive steps toward financial literacy and wellbeing
  - Entering gives employees a chance to win a \$50 gift card
- Last year, 98 percent of participants said it helped improve their financial understanding
- This year's theme: **Step by Step**





# Campaign overview

- Employees will receive a weekly email for five weeks beginning Monday 3/29
- Emails will link to the website with articles and challenges
- Content tailored to one theme each week
- Past content is included in the archive
- Also links to Merrill's webinars and our financial wellbeing resources

The screenshot shows the Southern Company website for the myMoney Challenge. At the top, the Southern Company logo is on the left, and search, user, and menu icons are on the right. The main header features the text "myMoney Challenge Step by step" on a yellow background with leaf patterns. Below this is a dark red banner with the text "Why financial literacy matters". The main content area displays five weekly challenge cards: "Week 1 Assess" (red), "Week 2 Strive" (teal), "Week 3 Invest" (green), "Week 4 Plan" (blue), and "Week 5 Protect" (orange). Each card has a white icon representing its theme. To the right of the "Protect" card, the text "COMING SOON!" is visible. At the bottom, there is a grid of six grey buttons: "Enter the contest", "Leaderboard", "Listen to the myMoney Podcast", "Resources", "Merrill webinar calendar", and "Archives".



# Campaign overview

- Take Action challenges give employees a chance to enter the contest
- Learn More options are tailored to three age brackets

The screenshot shows the 'myMoney Challenge Step by step' webpage for 'WEEK 1: Assess'. The page features a search bar, user profile icon, and menu icon in the top right. The main heading is 'myMoney Challenge Step by step' with decorative leaf graphics. Below this, it says 'WEEK 1: Assess' and 'Where are you on your financial journey?'. The text explains the purpose of the Merrill Financial Wellness Tracker and lists six key areas for assessment: 1. Managing expenses, 2. Managing credit card debt, 3. Planning for the unexpected, 4. Preparing for retirement and long-term goals, 5. Managing long-term debt, and 6. Protecting your assets. It also includes a 'Take action' section with a deadline of Monday, May 3 at midnight ET, and a list of eight steps for users to follow. A 'Learn more' section provides financial literacy suggestions grouped by age. At the bottom, there are six buttons: 'Enter the contest', 'Leaderboard', 'Listen to the myMoney Podcast', 'Resources', 'Merrill webinar calendar', and 'Archives'.

Southern Company

## myMoney Challenge Step by step

### WEEK 1: Assess

#### Where are you on your financial journey?

Let's kick-off with a look at your personal financial wellbeing. The **Merrill Financial Wellness Tracker** can help you assess where you are now and understand what steps you can take to improve your financial health.

You'll get a score to assess your readiness for a number of short- and long-term financial priorities, including these six key areas:

1. Managing expenses
2. Managing credit card debt
3. Planning for the unexpected
4. Preparing for retirement and long-term goals
5. Managing long-term debt
6. Protecting your assets

When you complete the tracker, you'll receive an action plan with personalized steps you can take to improve your financial wellness score results. The Merrill Tracker is free to use and available today.

#### Take action

**Once you've completed one or more action steps, enter the contest.**  
*The deadline to enter is Monday, May 3 at midnight ET. Prize winners will be announced by email on Wednesday, May 5.*

1. Watch a brief video about how to use the Merrill Financial Wellness Tracker.
2. Go to the Financial Wellness tab on [Benefits Online](#) to use the tracker.
3. If you want an action step for each day this month, read [this article from MoneyManagement.org](#).
4. If your finances got off track during the pandemic, [take these steps to regain control](#).
5. Assess your spending habits and consider what you can give up, if necessary. You can link your accounts in [Aycos360](#) and they'll provide a spending analysis.
6. Download [this self-assessment](#) and see how you score.
7. To check your credit report and see your credit score, go to [AnnualCreditReport.com](#). (Or, if you are LifeLock member, you also can get your credit score via [LifeLock](#).)
8. Listen to episode one of the [myMoney Podcast](#).

#### Learn more

Financial literacy suggestions are grouped by age, but go ahead and look at each age group. You might find just the light-bulb moment you need.

- + I'm just starting out
- + I'm working and growing
- + I'm nearing retirement

Enter the contest    Leaderboard    Listen to the myMoney Podcast

Resources    Merrill webinar calendar    Archives



# Campaign overview

- New this year, participants will be able to see their total quiz scores on a leaderboard with all other participants.
  - First Name, Last Initial
  - OpCo
  - Total Score
- Winners will be randomly pulled from OpCos and ERGs

The screenshot shows the 'myMoney Challenge Step by step' page. At the top, there's a navigation bar with the Southern Company logo, search, user, and menu icons. Below is a yellow banner with the challenge title and decorative graphics. The main content area is titled 'Leaderboard' and includes a 'Menu' sidebar with options like Dashboard, Leaderboard, Edit profile, Update password, and Log out. The main text explains the current standings and provides instructions for participants. It features two leaderboards: 'Southern Company Leaderboard' and 'Southern Company Services Leaderboard'. Each has a 'My Rank' section showing a rank of '-' and a table with columns for Name, OpCo, and Score.

**Southern Company Leaderboard**

| Name       | OpCo                 | Score |
|------------|----------------------|-------|
| Philip J.  | Alabama Power        | 2495  |
| Susan L.   | Alabama Power        | 1896  |
| Gregory Y. | Southern Company Gas | 1097  |

**Southern Company Services Leaderboard**

| Name | OpCo | Score |
|------|------|-------|
|------|------|-------|



# Educational content

## Weekly topics include:

### **1: Assess**

Assess where you are and understand what actions you can take to improve your financial wellbeing.

### **2: Strive**

If you're ready to name and reach a financial goal, there are steps you can take to reach your goal – whatever it is.

### **3: Invest**

Investing is a longer-term, and potentially higher reward, strategy than saving. Here are the basics and beyond.

### **4: Plan**

Putting a retirement plan in place now, while you're still working, can help you start preparing for your ideal future.

### **5: Protect**

Insurance, ID theft, and estate planning can help you stay protected at all levels in your life.



# myMoney Podcast

## Each week's content includes our new podcast

- Five episodes, introduced weekly
- Each episode relates to the theme of the week
- Podcasts are not publicly available





# Take-action challenges

## **Each week will include several take-action challenges**

- Challenges are optional: Complete as few or as many as you choose
- Challenges include:
  - Run Merrill's Financial Wellness Tracker
  - Access content available on our vendors' websites (Merrill, Ayco, etc.)
  - Other materials of interest





# Timeline

## Five-part campaign March 29 to May 5

Emails distributed with link to each week of content:

- Week 1: March 29
- Week 2: April 5
- Week 3: April 12
- Week 4: April 19
- Week 5: April 26
- Contest closes: May 3 at midnight ET
- Prize winners announced: May 5



# Prize drawings

- Complete and record challenges via quiz on website
- For an extra entry, submit a testimonial or short selfie video
- Last chance to enter is Monday, May 3, at midnight ET

The screenshot shows the 'myMoney Challenge Step by step' interface. At the top, there's a header with the Southern Company logo and a search icon. Below the header, the title 'Southern Company myMoney Challenge Contest' is displayed. A 'Menu' sidebar on the left contains links for Dashboard, Leaderboard, Edit profile, Update password, and Log out. The main content area is titled 'Quiz' and contains two questions. Question 1 asks about the increase in financial understanding, with radio button options: 'A great deal' (selected), 'A lot', 'A moderate amount', 'A little', and 'None at all'. Question 2 asks about topics to learn more about, with a list of checkboxes: Budgeting, College financing, Debt, Employee Savings Plan, Estate planning, Healthcare in retirement, Home financing and/or ownership, Identity theft, Insurance, Investing, Loans, Pension Plan, Retirement planning, Saving, Teaching kids about money, Vehicle financing, and Other. Below the list is a text input field for 'If other please specify'. At the bottom, there are two buttons: 'COMPLETE' and 'SAVE AND CONTINUE LATER'.

Southern Company

## myMoney Challenge Step by step

### Southern Company myMoney Challenge Contest

#### Menu

- Dashboard
- Leaderboard
- Edit profile
- Update password
- Log out

#### Quiz

Please complete this form to enter the myMoney Challenge. An asterisk (\*) indicates a required question. If you need to jump back to the weekly content to review one of the Take Action items, click the "Save Progress" button and then return to the quiz without losing your place.

1. Has participating in the myMoney Challenge increased your financial understanding?\*

A great deal

A lot

A moderate amount

A little

None at all

2. Are there any more financial or retirement topics you would like to learn more about?

Budgeting

College financing

Debt

Employee Savings Plan

Estate planning

Healthcare in retirement

Home financing and/or ownership

Identity theft

Insurance

Investing

Loans

Pension Plan

Retirement planning

Saving

Teaching kids about money

Vehicle financing

Other

If other please specify

[COMPLETE](#) [SAVE AND CONTINUE LATER](#)



# Campaign promotion

- Promotional article for *Southern Today*, mySource and CIB
- Promotional flyer to ERG leadership
- Weekly email to employees to push them to the website

To enter on March 29, go to:  
[socomymoneychallenge.com](https://socomymoneychallenge.com)

- Click “Register for an account”
- Enter the password **2021step**
- Create an account
- Choose a unique password

**Southern Company**

**myMoney Challenge**  
Extra chances to win for ERG members

The myMoney Challenge, our annual celebration of National Financial Literacy Month, begins Monday, March 29. This year, the challenge is all about taking step-by-step actions to improve your financial wellbeing.

Each week, participants will be given Take Action challenges that can help them take personalized, proactive steps to improve their financial health. Participants who complete one or more of those steps, and enter the contest by May 3, will have a chance to win a \$50 gift card.

**ERG members will have extra chances to win!**

Participants will track their challenge progress on a leaderboard. At the end of the challenge period, we'll also randomly pull high-scoring winners from OpCos and ERGs.

**YOUR HELP NEEDED** Please share this with your ERG members and encourage them to participate. Check your email March 29 to get started and look for new emails with new challenges every Monday in April. Don't forget to enter the contest by May 3.

To enter, go to [socomymoneychallenge.com](https://socomymoneychallenge.com)

1. Click "Register for an account"
2. Enter the password **2021step**
3. Create an account
4. Choose a unique password

**Extra chances to win for members of these ERGs:**

| Georgia Power  | GAS  | Birmingham-Based   |
|--|--|--|
| <ul style="list-style-type: none"><li>- ADAPPT</li><li>- VOICE</li><li>- AMIGOS</li><li>- Pride Power</li><li>- PEER</li><li>- Work and Family Life</li><li>- MVP</li><li>- APA</li><li>- TWIG</li></ul> | <ul style="list-style-type: none"><li>- Inspire</li><li>- DNA</li><li>- EnRapport</li><li>- HOLA</li><li>- VetNet</li><li>- SOAR</li><li>- Amplify</li><li>- Spectrum</li><li>- enERGY</li></ul> | <ul style="list-style-type: none"><li>- ABLE</li><li>- ACTION</li><li>- POW</li><li>- VetNet</li></ul> |



# Analysis and evergreen content

By collecting contest entries via surveys, we'll be able to analyze:

- Percentage of employees who participate
- Demographics of employees who participate
- Areas of engagement, which will help us focus future educational efforts

Articles and other resources available via the website after campaign ends