

**Why 60% of bonuses
vanish in 2 weeks —
and how
smart HR teams
are changing that**



But here's the problem:

60%

**of bonuses
are spent
within just
2 weeks —
with little
long-term
impact.**



Many employees don't have a plan. The result? Splurges today, regrets tomorrow.



TODAY



TOMORROW

**Forward-thinking HR
leaders are changing
this- by enabling better
money habits,
not prescribing**



Make bonuses count NØBIAS

5 smart ways HR can help



Encourage pre-payday goal-setting

A simple 10-minute intention-setting exercise can shift spending behaviour.



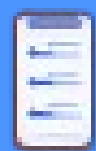
Offer access to a financial coach

Even a short session turns impulse into insight.



Share a bonus planning checklist

Simple, actionable guidance helps employees plan before they spend.



Partner with a financial wellness platform like Nobias

We help employees budget, plan, and optimise – no product push, just clarity.



Celebrate smart choices, not just big spends

Make good financial decisions visible and aspirational.

The Impact ?

Employees who use Nobias:

- 💡 **Turn bonuses into progress toward personal goals**
- 💡 **Understand tax implications and optimise usage**
- 💡 **Replace financial stress with clarity and confidence**



Bonuses shouldn't disappear by July.

They should move people closer to their future goals.



**Book a demo → see how
leading HR teams are
helping employees build
smarter money habits**



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NØBIAS



Financial Wellness, Simplified