Retirement
Human Resources

Grow Your Green Financial Challenge

2026 NAGDCA Leadership Award
Holistic Financial Wellness

Plan Profile

The Oakland County Employees Retirement System (OCERS) administers three retirement plans for the employees of Oakland County hired after 1993. The Defined Contribution 401(a) is mandatory plan for all full-time employees with an employer match and additional contributions. A voluntary Deferred Compensation 457(b) plan was added for active employees in 1986, and a mandatory Part-time Employee 457(b) was created in 2008 as an alternative to Social Security.

As of December 2025, with the assistance of our record keeper Empower Oakland County had 5,780 current and former full-time employees with $1.082 Billion in 401(a) assets and 3,907 current and former employees participating in the voluntary 457(b) totaling an additional $473 Million in pre-tax and Roth retirement savings. Our 3,759 current and former non-eligible employees have $20.19 Million worth of retirement assets in their 457(b) plan.

Background

While Oakland County provides its employees with a comprehensive retirement, benefits and employee assistance program we found our employees were looking for additional support in smaller steps they could take to address their financial life. Taking the first step can feel overwhelming and lead to avoidance, stress, and decline in their daily lives. With this new knowledge, providing multiple access points to available resources became a priority for Oakland County. To address the need for education and support, Oakland County created a fun, interactive, goal driven Financial Wellness Challenge to encourage employees to strengthen their financial planning and budgeting. All current full-time and part-time employees were encouraged to take the 31 Day Fall Financial Wellness Challenge.

Goals & Intended Outcomes

1. Educate employees in small steps they can take to improve their finances and how those small steps add up.
2. Encourage strong financial habits by introducing weekly financial challenges.
3. Create real outcomes that will motivate participants to continue their financial wellness beyond the designated challenge dates.

Commentary

"*The goal of the Grow Your Green Financial Challenge was to help employees build stronger money habits by focusing on small, achievable steps that promote budgeting, saving, and informed spending decisions."* – Heidi Devereux, Oakland County Wellness Coordinator

Project Overview & Purpose

Active and part-time employees were invited to participate in the Grow Your Green Challenge. Emails were sent to employees directly regarding the upcoming challenge in addition to the challenge being featured in our bi-weekly employee newsletter.

- Every participant received a physical copy of the Financial Wellness booklet which included tips on how to build good habits by consistently working towards being intentional with money.
- Each week the participants received an email regarding the weekly challenge, webinars and had an opportunity to let us know what they had learned from the previous week's challenge.
- Everyone who commented on the weekly challenges was entered into a drawing to win a $100 in our employee engagement program, Bucketlist.

Timeline

The Grow Your Green Financial Challenge
October 1 - 31, 2025

Event Promotion & Engagement

To encourage participation in our challenge, the Oakland County team, led by our OakFit Wellness Coordinator, implemented a targeted outreach strategy.

Registration Drive: A digital version of the RSVP was emailed to all participants, as well as a reminder that reinforced the invitation and promoted all the social and educational benefits of the program.

Personalized Outreach: The event was promoted and discussed in meetings, outreach events and in our OakFit Well-being and Retirement Newsletters.

Other marketing placements: Telegraph Employee Newsletter, SharePoint homepage, campus-wide TV screens, and employee social media sites.

Weekly topics were sent via email, including the weekly challenge, encouragement to use the financial challenge booklet, webinars, additional resources, and request for feedback on how the challenges are helping participants grow their green.

Week 1 – Planting the Seed, kicking off the Grow Your Green Financial Challenge

- Fall Financial Challenge Introductory Email
- Track your Money Challenge in the Financial Wellness Workbook
- 31 Day Savings Challenge
- 31 Day No Spend Challenge
- Tips: Use the 24-Hour Rule; Calculate Per Cost Use
- Resource Articles
    - Impulse Purchases Can Be a Source of Anxiety. Here's How to Curb Them
    - 8 Ways to Prevent Impulse Buying
    - Use The Cost Per Use Formula

Week 2 – Follow the Money, because it's hard to change what you don't measure!

- Week 2 Email centered around tracking every expense in the Financial Wellness Workbook
- Attend Protecting the Public: A Candid Conversation on Today's Most Common Scams Webinar
- Provide feedback on what the participants noticed regarding their spending habits.
- Tips: Start with a Snapshot; Categorize Your Expenses; Improve your Credit Score
- Resource Articles
  - 6 Common Spending Patterns That Could Impact Your Financial Health
  - Smart Spending Habits to Free Yourself from Debt
  - Research Shows This Smart Money Habit Can Revolutionize Your Personal Finances

Week 3 – Build Your Safety Net, because part of financial wellness is preparing for the unexpected and ensuring your loved ones are taken care of.

- Week 3 Email: Attend Empower's Webinar on Estate Planning.
- Provide feedback on what the participants learned about Estate Planning.
- Tips: Have a Will; Keep Documents Organized; Review Regularly
- Resource Articles
  - How Do I Create a Solid Estate Plan? Get a Sense Check
  - Estate Planning: How to Choose Your Key People
  - Digital Estate Planning: Preserve Wealth and Security by Thinking Ahead

Week 4 – Grow for the Future, focusing on long-term financial goals like retirement and investing. Planning today can have a huge impact on your financial wellness tomorrow.

- Week 4 Email: Track your Subscription Challenge.
- Attend Grow Your Green! The Magic of Investing & Compound Interest Lunch & Learn and/or Retirement 101 Webinars.
- Provide feedback on one thing you learned about saving and investing during one of the online programs or let us know that you've scheduled your one-on-one session with an advisor.
- Tips: Start Early, Even Small; Set Clear Goals; Know Your Risk Tolerance
- Resource Articles
  - How to Start Investing: A Beginner's Guide to Investment Basics
  - What Are Mutual Funds?
  - What Should I Consider When Picking My 401(k) Investments?

Week 5 – Trim the Weeds, all about identifying areas where your money might be quietly slipping away, so you can redirect it toward your financial goals. One of the biggest "weeds" many people overlook? Recurring subscriptions.

- Week 5 email: Subscription Tracker in Financial Wellness Workbook
- Provide feedback, Submit one subscription you discovered and either canceled or decided to keep
- Tips: Setting a Budget for Subscriptions; Review Usage; Rotate Subscriptions
- Resource Articles
  - How to Save Money on Streaming Services
  - 7 Tips to Save Money on Subscriptions
  - How to Find and Cancel Unwanted Online Subscriptions

Wrap Up – Harvest your Progress, reflect on all the steps you've taken throughout the month to grow your financial wellness

- Wrap up email – Recap the past 5 weeks of achievements

Results

Over 200 employees participated in the Grow Your Green Fall Financial Challenge, taking small, manageable steps that built stronger financial habits and boosted confidence in their financial futures. Each weekly challenge encouraged real, sustainable progress, and **participants reported over 250 times meaningful changes** that will last well beyond the challenge dates. The Subscription Challenge received over 50 responses of subscriptions cancelations **saving participants a range of $10-$99 per month**. Additionally, **61% of participants** attended the *Grow Your Green: The Magic of Investing & Compound Interest* Lunch & Learn, showing strong engagement and a genuine desire to improve financial wellness.

Feasibility of use by other Governments

The Grow Your Green Fall Financial Challenge shows that any government, of any size, can launch a high-impact financial wellness program with immediate results. Our key insight was simple: small, achievable weekly goals spark motivation. Employees eagerly participated, shared real changes they were making in their financial lives, and helped us shape an even stronger program for next year.

We enhanced engagement through a Financial Wellness Workbook, "Pins for Wins," live and on-demand webinars, quick tips, and weekly prize drawings for $100 in Bucketlist funds. These elements were easy to administer and added excitement that kept employees involved.

This program is highly scalable and easy to replicate.

The Challenge Workbook can be a professionally printed 2" x 6" booklet or a basic stapled packet, whatever fits a government's budget and style. Weekly challenges are fully customizable to local needs. Webinars can be hosted internally or offered through retirement plan partners or other financial vendors. Communications, emails, and surveys require minimal staff time and can be coordinated by any HR or communications team. With flexible materials and simple administration, the Grow Your Green Challenge provides a ready-to-use blueprint that any government can adopt to increase engagement, strengthen financial literacy, and deliver measurable, meaningful results for employees.

Employee Testimonials

"I learned the difference between our accounts that we have here at Oakland County and how much I can put in what account so that I can have a successful retirement and I will get to retire sooner than I thought!! Thank you!"

"I watched the Grow Your Green recording and what really resonated with me was the concept of starting early in investing and the difference it makes in long-term returns. And for those of us who are a little further along in our careers, it's never too late to begin."

"Thank you for keeping me on my toes when it comes to financial waste."

“I forgot that I had online subscriptions to digital newspapers. I was able to cancel them and save over $40+”

“I canceled Instacart. I didn't realize I was paying a yearly fee. And I haven't used it in months.”

Marketing & Communications

Fall Financial Challenge

Let's kick off the Grow Your Green Financial Challenge!

Over the next 31 days, you'll have the opportunity to focus on strengthening your financial wellness in fun, practical, and meaningful ways.

Here's what you can expect during the challenge:

- **Weekly Emails:** Each week, you'll receive an email with tips, resources, and your new challenge.
- **Weekly Challenges:** These simple but powerful activities are designed to help you build better financial habits step by step. You'll learn about your first challenge next Monday!
- **Financial Wellness Workbook:** Your workbook is your personal guide to track progress, capture ideas, and stay motivated. Take a few minutes to review it and start planning your path to financial fitness.

One activity to try is the 31 Days of Savings challenge:

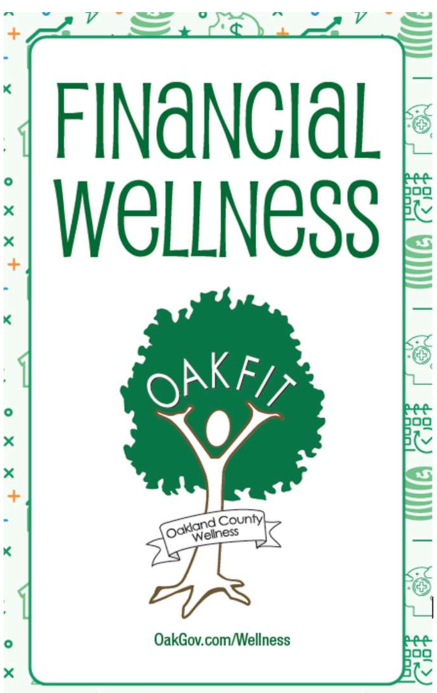
- Each day, set aside the dollar amount shown in your booklet. By the end of the month, you'll have saved $100!
- If you use online banking, transfer the amount from your checking into savings.
  - If your bank limits transfers, no problem, just make larger deposits weekly or bi-monthly.
- Prefer cash? Go old school and stash the money in a jar or envelope so you can watch it grow.

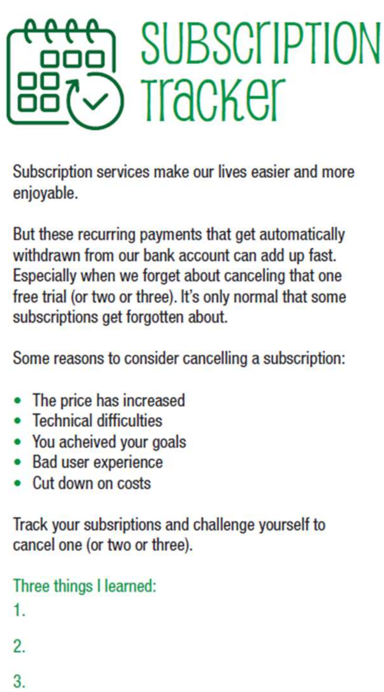
You'll notice there are two $10 “savings days” built in. Those line up with our paydays, making it easier to set aside a little extra.

Another option in your booklet is the No-Spend Challenge:

Financial Bingo

Save $20	Ask for a Discount	Meal Prep	Do a Free Activity	Reduce an Expense
Borrow Don't Buy	Sell an Item	Lower a Bill	Shop with a List	No Spend Week
Pack Your Lunch	Price Match	Free	Save $10	Buy Used not New
Attend October Lunch & Learn	Save $5	Put an Item Back	Use a Coupon	Cancel a Subscription
Track Your Spending	Make an Extra Debt Payment	Attend Retirement 101	Save loose change	Avoid Impulse Purchases





Subscription Tracker

Subscription services make our lives easier and more enjoyable.

But these recurring payments that get automatically withdrawn from our bank account can add up fast. Especially when we forget about canceling that one free trial (or two or three). It's only normal that some subscriptions get forgotten about.

Some reasons to consider cancelling a subscription:

- The price has increased
- Technical difficulties
- You acheived your goals
- Bad user experience
- Cut down on costs

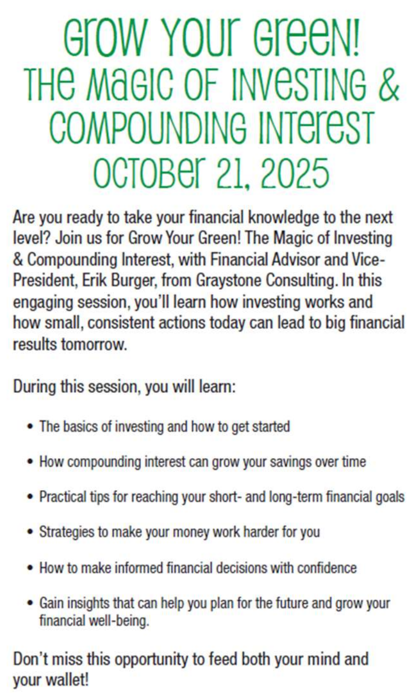
Track your subsriptions and challenge yourself to cancel one (or two or three).

Three things I learned:

1.

2.

3.



Grow Your Green!
The Magic of Investing & Compounding Interest
October 21, 2025

Are you ready to take your financial knowledge to the next level? Join us for Grow Your Green! The Magic of Investing & Compounding Interest, with Financial Advisor and Vice-President, Erik Burger, from Graystone Consulting. In this engaging session, you'll learn how investing works and how small, consistent actions today can lead to big financial results tomorrow.

During this session, you will learn:

- The basics of investing and how to get started
- How compounding interest can grow your savings over time
- Practical tips for reaching your short- and long-term financial goals
- Strategies to make your money work harder for you
- How to make informed financial decisions with confidence
- Gain insights that can help you plan for the future and grow your financial well-being.

Don't miss this opportunity to feed both your mind and your wallet!