

why supporting financial confidence leads to long-term ROI

Empowered Accountholders Stay Engaged (and Stick Around)

When accountholders feel confident managing their finances, something powerful happens.

They engage more. They ask better questions. They make smarter decisions. And they start to see your financial institution not just as a service – but as a trusted resource.

Financial education plays a big role in building that confidence. But here's the catch: most people only *think* they're financially confident.

According to the Jack Henry™ Financial Sentiment Study, 71% of people feel confident with budgeting.¹ And 70% feel good about their spending habits. But when asked about broader financial topics – like long-term planning, investments, and unexpected expenses – only 41% felt knowledgeable.

They're managing day to day. They're unsure about what comes next.

life's big moments create stress ... and opportunity

Job changes. Medical emergencies. Marriage. Divorce. The birth of a child. These life events carry emotional weight – and financial uncertainty.



Twenty-seven percent of respondents in the Sentiment Study said unexpected expenses were a top source of stress. Satisfaction with financial institutions dropped to just 25% during job loss, and only 35% during a medical emergency. That's not just a pain point – it's an opportunity.

When people are vulnerable, they're not just looking for answers.

They're looking for someone who sees them. Someone who understands the goals, the worry, and the human story behind every decision. Offering education in these moments – budgeting tips, fraud protection advice, savings guidance – can turn those stress points into touchpoints.

It's how you earn trust in the hard moments and build loyalty that lasts.

education inspires action and builds ROI

Let's be honest: financial education has long been viewed as a “nice to have.” But the truth is, when it's done well, it's a powerful growth engine.

Here's why.

Education increases product usage. When people understand how a tool works – like card controls or fraud alerts – they're more likely to use it. Think of it this way: offering education alongside product marketing creates a natural connection between what people need and what you offer.

It also increases trust. The more you simplify complex topics and offer support during uncertain times, the more accountholders will turn to you again and again. And over time, those interactions deepen relationships, increase wallet share, and improve retention.

Education isn't just goodwill. It's growth.

Simple Ways To Make An Impact

The good news is you don't have to reinvent your marketing strategy. You just need to add value in the right places.



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Start small with:

- A blog series on budgeting, saving, or fraud protection
- Marketing campaigns that explain tools like card controls in simple terms
- Webinars or in-branch workshops focused on major life moments
- Email newsletters with easy tips and links to your digital tools
- Quick guides or calculators that help accountholders take the next step

Jack Henry's prebuilt campaigns in the Jack Henry Marketing Center can help you get started.

With a campaign focused on financial health, for example, you get tools to engage accountholders with tips they can use right away – and naturally lead into relevant services like savings accounts or credit counseling. Or a campaign built for digital wallets makes it easy to increase product adoption by showing accountholders just how simple and secure digital wallet payment options really are.

When people know what to expect, they feel more in control. And when they feel in control, they take action.

every moment matters

Every moment you show up with empathy, every tool you explain in plain language, every opportunity you take to educate – it all adds up. And in return, you get trust, loyalty, and long-term value.

get ready-to-use educational resources

[Explore](#) the Jack Henry Marketing Center for ready-to-use campaigns that help educate and empower accountholders.

For more information about Jack Henry, visit jackhenry.com.



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sources

1. *Jack Henry Financial Sentiment Study*, Jack Henry, accessed March 5, 2025.