

Available Starting January 1, 2026



Make the most of your money starting today



Managing your money shouldn't feel like a second job. FinPath by HUB helps you cut through the noise, find solutions fast, and make progress that actually sticks—without costing you a thing.

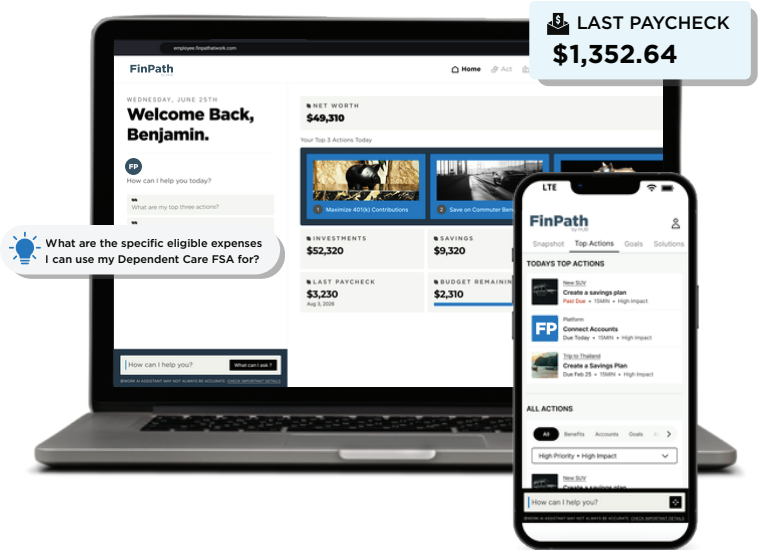


Coaching That Cares. Tech That Delivers.

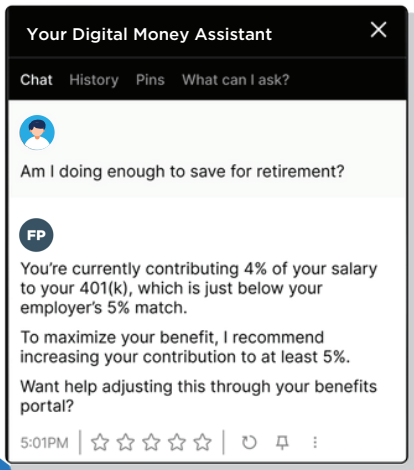
Whether it's understanding your paycheck, making the most of your benefits, or creating habits that pay off, FinPath gives you the clarity and confidence to keep moving forward. Answers, guidance, and tools—all right when you need them.

Here's what you get:

-  **Confidential Financial Coaching**
Work one-on-one with certified financial coaches to create a spending plan, tackle goals and make smart money decisions.
-  **FinPath University Courses**
Participate in live or on-demand courses and engaging activities to boost your money skills – practical, engaging, and easy to understand.
-  **Digital Money Assistant**
Powered by FinPath Intelligence
Get personalized financial guidance, paycheck insights, explore workplace benefits, and connect your accounts to stay on top of your money – all in one place.



Areas of Focus



- ✓ **Budgeting & Spending**
Learn how to plan with purpose, track your expenses, and make every dollar work toward your goals.
- ✓ **Debt Management**
Get a personalized plan to pay down debt faster, reduce interest, and free up money for other priorities.
- ✓ **Emergency Savings**
Build a safety net so you can handle life's surprises without added financial stress.
- ✓ **Credit Score Improvement**
Understand the factors that affect your credit score and learn proven ways to strengthen it.
- ✓ **Retirement**
Clarify your retirement goals, understand your options, and make the most of your savings opportunities.
- ✓ **Student-Debt Relief**
Explore repayment strategies, forgiveness programs, and ways to manage your student loan balance more effectively.
- ✓ **Security & Protection**
Identify areas of risk and explore insurance or protection options to safeguard your finances.
- ✓ **Employee Benefits**
Understand and maximize the benefits offered by your employer based on what's right for you.



Real Coaches, Real Progress

FinPath isn't just a platform — it's people who care. Talking about money can be tough, but our certified coaches make it easier.

Every conversation is 100% confidential, judgment-free, and focused on helping you reach your goals.

We're here for you every step of the way.

