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CoastHills Credit Union Partners with iGrad to Offer the Enrich Personalized Financial Wellness Program to its 72,000 Members

SAN DIEGO—CoastHills Credit Union has teamed up with San Diego-based financial education company iGrad to offer the award-winning [Enrich™ financial wellness platform](#) to its 72,000 members.

[CoastHills Credit Union's Enrich personalized financial wellness program](#) features the Your Money Personality™ financial behavior assessment, which analyzes each user's financial "personality." The platform also provides:

- Financial education courses with personalized action plans on topics including budgeting, mortgages, healthcare, college savings, student loan repayment, banking, credit, financial planning and more
- Retirement and home affordability analyzers
- A suite of student loan and higher education tools
- Personal finance calculators and a real-time budget tool

"High quality personal finance education has the ability to address many economic and social concerns which impact our community," said CoastHills Vice President of Education and Communication. "CoastHills has chosen to partner with Enrich to offer their broad range of easy-to-use financial education tools, which will help improve the financial well-being of our members and our entire community on the Central Coast of California."

Enrich is used by more than 20,000 employers and more than 300 financial institutions nationwide, with artificial intelligence technology that engages each user with the most relevant content based on financial situation and stage of life. The Enrich platform includes dynamic tools and courses, delivering a highly personalized and interactive learning experience on financial topics including student debt, mortgages, budgeting, investing, retirement and long-term care.

[According to a 2021 Capital One CreditWise survey](#), 73 percent of Americans rank their finances as the most significant source of stress.

To combat this financial stress, Enrich users are prompted to update their stress score regularly to gauge the correlation between improved financial wellness and stress

levels. Recent Enrich data revealed that as participants improved financial understanding, their stress levels dropped by an [average of 23 percent](#).

Other positive behavior changes included:

- 27 percent increase in users with emergency savings funds covering three to six months of expenses
- 28 percent increase in users who pay their credit cards in full every month
- 32 percent increase in users getting on track with their financial goals
- 15 percent increase in users contributing to their retirement plan

“Enrich can help people of all income levels and in all stages of life,” said Tim Delaney, iGrad vice president of business development for Enrich. “CoastHills Credit Union is demonstrating the importance of behavior-changing financial wellness education by offering Enrich to its more than 70,000 members.”

About iGrad

iGrad is a San Diego-based financial technology company that offers artificial intelligence-powered financial wellness solutions to more than 600 colleges and universities, more than 20,000 employers and more than 300 financial institutions. iGrad’s [Your Money Personality™](#) was recognized by the Institute for Financial Literacy with the 2020 Excellence in Financial Literacy Education (EIFLE) Adults’ Education Program of the Year award. iGrad is one of three 2020 honorees in the inaugural Barron’s Celebrates: Financial Empowerment, after being selected by a team of judges for its contributions to improving the financial health and security of Americans. iGrad also received the 2019 Eddy Award for Financial Wellness by *Pensions & Investments* for its Enrich platform. For more information about the iGrad platform, visit <https://www.igradfinancialwellness.com>. For more information about the Enrich platform for employers and financial institutions, visit <https://www.enrich.org>.