

Humanforce Thrive Knowledge Base

1. Humanforce Thrive Home Page

- Source URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawled URL: Same as Source URL
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Nine in 10 employers are starting to implement financial wellbeing strategies. Want to know how to build an effective one?
- H2: We're accountable for our impact. It's our guarantee.
- Content:
 - Help your employees thrive and build their financial wellbeing
 - Money tools that make a big difference to employee wellbeing engagement
 - The Humanforce Thrive impact
 - Accessible, Measureable, Sustainable
 - Let's transform your business

2. Download the App (Old) Page

- Source URL: <https://humanforce-thrive.webflow.io/au/download-the-app-old>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 404
- Crawler Link Type: Internal
- Crawler URL Type: URL
- H1: Not found.
- H2: Page Not Found

3. Cookie Policy Page

- Source URL: <https://humanforce-thrive.webflow.io/au/cookie-policy>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Cookies Policy
- H4: HOW WE USE COOKIES
- Content:
 - THE COOKIES WE USE
 - Universal Analytics (Google)
 - Hubspot
 - How you can manage your cookie preferences

4. Frequently Asked Questions Page

- Source URL: <https://humanforce-thrive.webflow.io/au/faq>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Frequently asked questions
- Content:
 - We're a technology company that gives you access to your earned income
 - Humanforce Thrive provides you with access to your net-after-tax pay
 - Getting started is as simple as downloading our app

- Wagestream's technology is almost instant
- Humanforce Thrive withdrawals will appear on your bank statement with the reference 'Humanforce Thrive Pay!'

5. Download the Humanforce Thrive App Page

- Source URL: <https://humanforce-thrive.webflow.io/au/download-the-app>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Download the Humanforce Thrive app today
- H2: We're accountable for our impact. It's our guarantee.
- Content:
 - How to sign up to Humanforce Thrive
 - A dream for managing my money
 - Our tools: Grow, Track, Coach, Learn, Flexible pay

6. Resources Page

- Source URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Resources
- H2: News
- H4: Roundtable recap: Helping employees through the cost of living crisis
- Content:
 - Reports, Guides, Learn
 - People of Humanforce Thrive: Emma Morgan
 - Is access to earned wages a responsible thing to offer your employees?
 - Cost of living crisis: how can you help your employees?

7. Money Guide for Dealing with Illness Page

- Source URL: <https://humanforce-thrive.webflow.io/au-guides/money-guide-for-dealing-with-illness>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Money guide for dealing with illness
- H2: Step 1: See what leave you're entitled to
- Content:
 - Step 2: Review cover you could claim
 - Step 3: See if you're eligible for financial assistance
 - Step 4: Access free financial counselling
 - Step 5: Get in touch with your providers
 - Resources
 - For further information on managing money when dealing with illness, visit ASIC's MoneySmart guide.

1. Humanforce Thrive Partners Page

- Source URL: <https://humanforce-thrive.webflow.io/au/partners>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Better financial futures through connectivity and inclusivity
- H2: Simple steps to build a financial wellbeing program
- Content:
 - We work with some of the world's leading organisations to deliver integrated journeys...
 - Partners:
 - Allocate: allocatesoftware.co.uk
 - Ascender: ascenderhcm.com
 - Humanforce: humanforce.com
 - Fourth Platform: fourth.com
 - WRK+: wrkplus.com
 - Kronos: kronos.com
 - MHR: mhrglobal.com
 - Tambla: tambla.com.au
 - Team Software: teamsoftware.com
 - Workday: workday.com
 - Tanda: tanda.co

2. Humanforce Thrive Research Page (404 Error)

- Source URL: <https://humanforce-thrive.webflow.io/research>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 404
- Crawler Link Type: Internal
- Crawler URL Type: URL
- H2: Page Not Found

3. Humanforce Thrive Cost of Living Crisis Article

- Source URL: <https://humanforce-thrive.webflow.io/au-news/cost-of-living-crisis-how-can-you-help-your-employees>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Cost of living crisis: how can you help your employees?
- H2: 1. Recognise there are differences in your workforce
- H4: Roundtable recap: Helping employees through the cost of living crisis
- Content:
 - Shows two ways that employers can help employees through the cost of living crisis...
 - The annual inflation rate in Australia ballooned to over five per cent...
 - So, how can employers help?
 - Read more about how to build an effective financial wellbeing program...

4. Humanforce Thrive Mailto Page (404 Error)

- Source URL: <https://humanforce-thrive.webflow.io/mailto:hi@earnd.com>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/faq>
- Crawler Status: 404
- Crawler Link Type: Internal

- Crawler URL Type: URL
- H2: Page Not Found

5. Humanforce Thrive Guides Page

- Source URL: <https://humanforce-thrive.webflow.io/au/guides>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Guides
- H2: Simple steps to build a financial wellbeing program
- H3: What you need to know at tax time
- H4: What you need to know at tax time
- Content:
 - Checklists and support to help navigate big life moments...
 - Money guides for various life situations...

6. Humanforce Thrive People of Humanforce Thrive: Emma Morgan Page

- Source URL: <https://humanforce-thrive.webflow.io/au-news/people-of-wagestream-emma-morgan>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: People of Humanforce Thrive: Emma Morgan
- H2: What did you study and where did you work before joining Humanforce Thrive?
- H4: Roundtable recap: Helping employees through the cost of living crisis
- Content:
 - A conversation with Emma, our Engagement and Content Lead...
 - From Coach and Learn in our app to communications for new employees...

7. Humanforce Thrive About Us Page

- Source URL: <https://humanforce-thrive.webflow.io/au/about-us>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: A fintech committed to change
- H6: Humanforce Thrive is on a mission to democratise access to finance...
- Content:
 - What is Humanforce Thrive?
 - Our mission
 - Our Story
 - Acquisition, Engagement, Retention
 - Humanforce Thrive was founded in 2018 by Australian entrepreneurs Josh Vernon and Serge Kotlyarov...

1. URLs and Metadata

a. Wall of Love (404 Error)

- Source URL: <https://humanforce-thrive.webflow.io/wall-of-love>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>

- Crawler Status: 404
- Crawler Link Type: Internal
- Crawler URL Type: URL
- H1: Not found.
- H2: Page Not Found

...

b. Steps to Financial Fitness (200 OK)

- Source URL: <https://humanforce-thrive.webflow.io/au-learn/steps-to-financial-fitness>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Steps to financial fitness
- H2: Here's what you'll find out:

...

- Content:

1. Staying engaged with your money
 - How to repay debts
 - How to live within your means
2. Spending within your means
 - What is an emergency fund?
 - Ways to manage debt and the unexpected

...

- Financial fitness, or wellbeing, is about having the financial freedom to do what lets you enjoy life.

...

c. Old Learn (404 Error)

- Source URL: <https://humanforce-thrive.webflow.io/au/old-learn>
- Crawled URL: <https://humanforce-thrive.webflow.io/au-learn/steps-to-financial-fitness>
- Crawler Status: 404

...

d. How Goals Can Help You Save More (200 OK)

- Source URL: <https://humanforce-thrive.webflow.io/au-learn/how-goals-can-help-you-save-more>

- Crawled URL: <https://humanforce-thrive.webflow.io/au-learn/steps-to-financial-fitness>
- Crawler Status: 200

...

- Content:

- What's the best way to set financial goals?
- Make it measurable
- How to repay debts

...

- It might sound simple, but setting clear goals is one of the best (and easiest) steps you can take in securing your financial future.

...

e. Undefined (404 Error)

- Source URL: <https://humanforce-thrive.webflow.io/undefined>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/faq>
- Crawler Status: 404

...

f. A Checklist for Your Finances After Separation or Divorce (200 OK)

- Source URL: <https://humanforce-thrive.webflow.io/au-guides/a-checklist-for-your-finances-after-separation-or-divorce>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200

...

- Content:
 - Step 1: Review your bank accounts
 - Step 2: Review your budget or develop a new one

...

- This guide contains general information to support you as you build your financial fitness. It doesn't consider your personal circumstances and isn't financial advice.

g. Nine in 10 Employers Are Starting to Implement Financial Wellbeing Strategies (200 OK)

- Source URL: <https://humanforce-thrive.webflow.io/au/state-of-financial-wellbeing>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200

...

- Content:
 - Help your employees thrive and build their financial wellbeing
 - Money tools that make a big difference to employee wellbeing engagement

...

- Let's transform your business

1. Design and Distribution Obligations

- Source URL: <https://humanforce-thrive.webflow.io/au/design-and-distribution-obligations>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Design and Distribution Obligations
- H2: What is a Target Market Determination?
- H3: The TMD includes:
- P: Earnd Pty Ltd, ACN 625 490 968, is committed to complying with its Design and Distribution Obligations (DDO) under the Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019 (Cth).
- Key Points:
 - The aim of DDO is to assist customers obtain appropriate financial products.
 - A Target Market Determination (TMD) outlines the nature of products and target market.
 - Details the restrictions, conditions, and review requirements of the TMD.
 - Note: A TMD is not intended to provide financial advice.

2. Learn: Financial Wellbeing Program

- Source URL: <https://humanforce-thrive.webflow.io/au/learn>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page

- H1: Learn
- H2: Simple steps to build a financial wellbeing program
- H3: Steps to financial fitness
- Key Points:
 - Five key things to build financial fitness.
 - Tips on saving money, debt consolidation, emergency funds, budgeting, etc.
 - Information on credit cards, debts, unexpected money, and spending awareness.

3. What Should You Do with Unexpected Money?

- Source URL: <https://humanforce-thrive.webflow.io/au-learn/what-should-you-do-with-unexpected-money>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/learn>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: What should you do with unexpected money?
- H2: Here's what you'll find out:
- Key Points:
 - Understand why we spend unexpected money differently.
 - Decide what to use the money for, work out the distribution, stick to the plan.
 - Tips on budgeting, spending wisely, and prioritizing financial goals.

4. Grow Money with Automated Transfers

- Source URL: <https://humanforce-thrive.webflow.io/au/product-grow>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Grow money with automated transfers
- Key Points:
 - Automated transfers to help employees reach goals faster.
 - Grow enables employees to build resilience by automating transfers.
 - Micro-savings, progress towards goals, positive impact of Flexible pay.
 - Features like tracking, learning, and personalized financial education.

5. What is Debt Consolidation?

- Source URL: <https://humanforce-thrive.webflow.io/au-learn/what-is-debt-consolidation>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: What is debt consolidation?
- H2: Here's what you'll find out:
- H3: 1. See if there are any charges
- Key Points:
 - How debt consolidation loans work and when they can cost you money.
 - Questions to consider before consolidating debts.
 - Techniques for repaying debt, managing credit card debt, and emergency funds.

1. Tips to Control Your Spending

- Source URL: <https://humanforce-thrive.webflow.io/au-learn/tips-to-control-your-spending>
- Crawled URL: <https://humanforce-thrive.webflow.io/au-learn/steps-to-financial-fitness>

- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Tips to control your spending
- H2: Here's what you'll find out:
- H3: Not found.
- H4: How does Buy now, Pay later work?
- Content:
 - Find out how to stop spending money impulsively...
 - Avoid putting off payments...
 - Don't let one purchase influence another...
 - Control your impulse purchases...
 - Take your time to make decisions...
 - Understand and eliminate your spending triggers...
 - Continue reading...

2. How to Start Budgeting

- Source URL: <https://humanforce-thrive.webflow.io/au-learn/how-to-start-budgeting>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/learn>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: How to start budgeting
- H2: Here's what you'll find out:
- H3: Not found.
- H4: How does Buy now, Pay later work?
- Content:
 - Find out why budgeting matters...
 - Work out your income and expenses...
 - Assess your spending and ask some questions...
 - Make changes to your spending...
 - Factor in any irregular costs...
 - Set up different accounts...
 - Stick to your plan...
 - What next?...

3. Privacy Policy (Page Not Found)

- Source URL: <https://humanforce-thrive.webflow.io/privacy-policy>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 404
- Crawler Link Type: Internal
- Crawler URL Type: URL
- H1: Not found.
- H2: Page Not Found

4. Reports

- Source URL: <https://humanforce-thrive.webflow.io/au/reports>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page

- H1: Reports
- H2: Simple steps to build a financial wellbeing program
- H3: What you need to know at tax time
- H4: Heading
- Content:
 - In-depth analysis of how financial wellbeing programs transform industries...
 - How to build a financial wellbeing program...
 - What is earned wage access?...
 - 6 ways Covid-19 has transformed employee benefits...
 - Earned Wage Access Impact Assessment...

5. Is Access to Earned Wages a Responsible Thing to Offer Your Employees?

- Source URL: <https://humanforce-thrive.webflow.io/au-news/is-access-to-earned-wages-a-responsible-thing-to-offer-your-employees>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Is access to earned wages a responsible thing to offer your employees?
- H2: But, can earned wage access worsen financial issues?
- H3: 1. Earned wage access improves financial inclusion
- H4: Roundtable recap: Helping employees through the cost of living crisis
- Content:
 - Explores three important considerations when it comes to offering access to earned wages...
 - Is there any proof earned wage access will help employees?...
 - What does this all mean?...
 - Continue Reading...
 - A closer breakdown of usage...

1. Humanforce Thrive Media Page

- **Source URL:** [Humanforce Thrive Media](#)
- **Crawled URL:** [Humanforce Thrive Home](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Headings:**
 - **H1:** In the Media
 - **H2:** Simple steps to build a financial wellbeing program
 - **H3:** Humanforce Thrive partners with fintech Blossom to offer employees targeted 3% p.a. returns
 - **H6:** What people are saying about Humanforce Thrive
- **Paragraphs:**
 - Humanforce Thrive closes largest ever 'fintech-for-good' fundraise
 - The Adecco Group Australia partners with Humanforce Thrive
 - Roll-out quickly

2. Humanforce Thrive News Page

- **Source URL:** [Humanforce Thrive News](#)
- **Crawled URL:** [Humanforce Thrive Home](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal

- **Crawler URL Type:** Page
- **Headings:**
 - **H1:** News
 - **H2:** Simple steps to build a financial wellbeing program
 - **H3:** How employers can break down the barriers to saving
 - **H4:** Roundtable recap: Helping employees through the cost of living crisis
 - **H6:** The latest in financial wellbeing and employee experience
- **Paragraphs:**
 - (Various topics related to financial wellbeing, employee experience, and Humanforce Thrive's products and principles)

3. Humanforce Thrive Article: Has the employer-employee relationship changed forever?

- **Source URL:** [Humanforce Thrive Article](#)
- **Crawled URL:** [Humanforce Thrive News](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Headings:**
 - **H1:** Has the employer-employee relationship changed forever?
 - **H2:** 1. Wellbeing is crucial, but support also needs to be remote
 - **H4:** Roundtable recap: Helping employees through the cost of living crisis
 - **H6:** See how Covid-19 has changed the way employers are tackling wellbeing.
- **Paragraphs:**
 - (Detailed insights into the transformation of the employer-employee relationship, focusing on wellbeing, remote support, financial stress, and the impact of Covid-19)

4. Humanforce Thrive Article: How to reduce financial stress

- **Source URL:** [Humanforce Thrive Article](#)
- **Crawled URL:** [Humanforce Thrive News](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Headings:**
 - **H1:** How to reduce financial stress
 - **H2:** Continue Reading
 - **H4:** Roundtable recap: Helping employees through the cost of living crisis
 - **H6:** What exactly is financial stress? How does it impact you and what can you do about it?
- **Paragraphs:**
 - (Detailed insights into financial stress, its impact, and strategies to reduce it, including automation, slowing down for big decisions, and treating oneself for doing chores)

1. Tools that Support Employee Financial Wellbeing: Humanforce Thrive's Product Principles

- a. Source URL: <https://humanforce-thrive.webflow.io/au-news/tools-that-support-employee-financial-wellbeing-product-principles>
- b. Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- c. Crawler Status: 200
- d. Crawler Link Type: Internal
- e. Crawler URL Type: Page
- f. Headings:
- H1: Tools that support employee financial wellbeing: Humanforce Thrive's product principles
 - H2: We're seeing the positive impacts of flexible pay
 - H3: Principle 1: We keep things simple
 - H4: Roundtable recap: Helping employees through the cost of living crisis
- g. Content:
- Overview of Humanforce Thrive's product principles
 - Discussion on flexible pay and its positive impacts
 - Principles for financial wellbeing, transparency, fairness, impact, making money feel good, financial fitness, contextual help, and support
 - Insights on locked pay cycles, financial wellbeing journey, social charter, and more

2. Financial Education (Alone) Doesn't Improve Financial Wellbeing

- a. Source URL: <https://humanforce-thrive.webflow.io/au-news/financial-education-alone-doesnt-improve-financial-wellbeing>
- b. Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- c. Crawler Status: 200
- d. Crawler Link Type: Internal
- e. Crawler URL Type: Page
- f. Headings:
- H1: Financial education (alone) doesn't improve financial wellbeing
 - H2: The relationship between financial education and financial wellbeing
 - H4: Roundtable recap: Helping employees through the cost of living crisis
- g. Content:
- Examination of the problem with financial education
 - Strategies to make financial education more effective
 - Insights on financial stress, financial literacy, behavioral barriers, and more
 - Humanforce Thrive's efforts in building financial tools and their impact

3. What is Financial Inclusion and Why is it Important?

- a. Source URL: <https://humanforce-thrive.webflow.io/au-news/what-is-financial-inclusion-and-why-is-it-important>
- b. Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- c. Crawler Status: 200
- d. Crawler Link Type: Internal
- e. Crawler URL Type: Page
- f. Headings:
- H1: What is financial inclusion and why is it important?
 - H2: Who faces financial exclusion and why?
 - H4: Roundtable recap: Helping employees through the cost of living crisis
- g. Content:
- Definition of financial inclusion and its importance
 - Exploration of financial exclusion, its causes, and impact
 - Efforts to improve financial inclusion, including Humanforce Thrive's Financial Inclusion Action Plan

4. How to Recruit Faster Post-Lockdown

a. Source URL: <https://humanforce-thrive.webflow.io/au-news/how-to-recruit-faster-post-lockdown>

b. Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

c. Crawler Status: 200

d. Crawler Link Type: Internal

e. Crawler URL Type: Page

f. Headings:

- H1: How to recruit faster post-lockdown
- H2: 1. Offering flexibility
- H4: Roundtable recap: Helping employees through the cost of living crisis

g. Content:

- Strategies for recruiting faster in retail and hospitality post-lockdown
- Focus on offering flexibility, wellbeing, and clarity in benefits provided
- Insights on labor shortages, Covid-19 impact, financial stress, and more

1. Wellbeing Programs Can Improve QSR Performance

a. Source URL: <https://humanforce-thrive.webflow.io/au-news/wellbeing-programs-can-improve-business-performance>

b. Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

c. Crawler Status: 200

d. Crawler Link Type: Internal

e. Crawler URL Type: Page

f. Headings:

- H1: Wellbeing programs can improve QSR performance
- H2: Quick context
- H3: Roundtable recap: Helping employees through the cost of living crisis

g. Content:

- Three ways wellbeing programs are proven to positively impact business performance:
 1. Recruiting faster
 2. Increasing productivity
 3. Reducing attrition
- Challenges due to Covid-19, stagnant wages, and lack of traveling workers.
- Importance of financial wellbeing programs.
- Analysis of job listings and financial stress.
- Impact of financial shortfalls and instant access to earned wages.
- The great resignation and the importance of employee retention.
- Results of partnering with Humanforce Thrive.

2. Changing the Way We're Paid: Humanforce Thrive's Story

a. Source URL: <https://humanforce-thrive.webflow.io/au-news/how-earnnd-started>

b. Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

c. Crawler Status: 200

d. Crawler Link Type: Internal

e. Crawler URL Type: Page

f. Headings:

- H1: Changing the way we're paid: Humanforce Thrive's story
- H2: A solution to help people manage their money
- H3: Roundtable recap: Helping employees through the cost of living crisis

g. Content:

- Turning an idea into reality.

- Making finance fairer through smart technology.
- The importance of tying work and reward together.
- Josh Vernon's inspiration and the creation of Humanforce Thrive.
- The impact of on-demand pay.
- Funding and growth of Humanforce Thrive.
- The history of pay cycles and motivation behind Humanforce Thrive.

3. Page Not Found

- Source URL: <https://humanforce-thrive.webflow.io/au/old-results>
- Crawled URL: <https://humanforce-thrive.webflow.io/au-news/wellbeing-programs-can-improve-business-performance>
- Crawler Status: 404
- Crawler Link Type: Internal
- Crawler URL Type: URL
- Headings:
 - H1: Not found.
 - H2: Page Not Found

4. What Impact Do Locked Pay Cycles Have on Employee Financial Wellbeing?

- Source URL: <https://humanforce-thrive.webflow.io/au-news/what-impact-do-locked-pay-cycles-have-on-employee-financial-wellbeing>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- Headings:
 - H1: What impact do locked pay cycles have on employee financial wellbeing?
 - H2: 1. Locked pay cycles increase the mental strain on employees
 - H3: Roundtable recap: Helping employees through the cost of living crisis
- Content:
 - Receiving pay more frequently can make a positive difference.
 - Locked pay can hold individuals back from meeting expenses on time.
 - The impact of low liquidity and scarcity mindset.
 - Positive effects of being paid more frequently.
 - Misalignment between income and expenses.
 - Research references and considerations for offering access to earned wages.

1. URL: <https://humanforce-thrive.webflow.io/au/old-grow>

- Crawled URL: <https://humanforce-thrive.webflow.io/au-news/what-is-financial-inclusion-and-why-is-it-important>
- Status: 404
- Link Type: Internal
- URL Type: URL
- Title: Not found.
- Subtitles: Page Not Found
- Content: Not found.

2. URL: <https://humanforce-thrive.webflow.io/au-news/the-importance-of-a-holistic-approach-to-wellbeing-an-interview-with-dr-john-mcgill>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Status: 200
- Link Type: Internal

- URL Type: Page
- Title: The importance of a holistic approach to wellbeing: an interview with Dr John McGill
- Subtitles: Why is financial wellbeing important to you as a leadership coach?; Roundtable recap: Helping employees through the cost of living crisis
- Content: A conversation about how businesses can help leaders and employees tackle wellbeing issues. Discussion on financial wellbeing, leadership support, and strategies for managing challenges.

3. URL: <https://humanforce-thrive.webflow.io/au/au-about-us>

- Crawled URL: <https://humanforce-thrive.webflow.io/au-news/what-is-financial-inclusion-and-why-is-it-important>

- Status: 404
- Link Type: Internal
- URL Type: URL
- Title: Not found.
- Subtitles: Page Not Found
- Content: Not found.

4. URL: <https://humanforce-thrive.webflow.io/au-news/why-workplaces-are-well-placed-to-drive-financial-resilience>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Status: 200
- Link Type: Internal
- URL Type: Page
- Title: Why workplaces are well-placed to drive financial resilience
- Subtitles: 1. Employers are already involved in their people's financial lives; Roundtable recap: Helping employees through the cost of living crisis
- Content: Three reasons why workplaces are uniquely positioned to improve employee financial wellbeing. Discussion on trust, resilience, and the role of employers in financial guidance.

5. URL: <https://humanforce-thrive.webflow.io/au-news/how-to-improve-wellbeing-at-work>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Status: 200
- Link Type: Internal
- URL Type: Page
- Title: How to improve wellbeing at work
- Subtitles: 1. Improving physical wellbeing; Team health challenges; Roundtable recap: Helping employees through the cost of living crisis
- Content: Employee engagement strategies to help build wellbeing across all areas of people's lives. Discussion on physical, mental, and financial wellbeing, and strategies for improvement.

6. URL: <https://humanforce-thrive.webflow.io/au-news/how-employers-can-help-employees-build-savings>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Status: 200
- Link Type: Internal
- URL Type: Page
- Title: How employers can help employees build savings
- Subtitles: Employers can have wide-scale impact on employee savings balances; Roundtable recap: Helping employees through the cost of living crisis

- Content: Workplace savings programs can significantly impact employee financial wellbeing. Discussion on effective workplace savings programs, interventions, and tools like Humanforce Thrive's Grow tool.

URL 1: Earned Wage Access Compared to Payday Loans, Pay Advances, and Buy Now, Pay Later

Source URL: [Link](#)

Crawled URL: [Link](#)

Crawler Status: 200

Crawler Link Type: Internal

Crawler URL Type: Page

H1: Earned wage access compared to payday loans, pay advances and Buy now, Pay later
Sections

Introduction

- Overview of earned wage access and its differences from payday loans, pay advances, and Buy now, Pay later.
- Background of Humanforce Thrive and its mission.

Payday Loans

- Definition, costs, and risks.
- Impact on borrowers and debt cycles.

Pay Advance Providers

- Description, fees, and limitations.
- Comparison with earned wage access.

Buy Now, Pay Later

- Functionality, fees, and limitations.
- Focus on retail shopping and lack of financial stability support.

Earned Wage Access

- Definition, benefits, and integration with employers.
- Tools for financial fitness and real-time tracking.

Conclusion

- Analysis of the impact of accessing earned wages.
- Differentiation from other financial offerings.

URL 2: What is Money Coaching?

Source URL: [Link](#)

Crawled URL: [Link](#)

Crawler Status: 200

Crawler Link Type: Internal

Crawler URL Type: Page

H1: What is money coaching?

Sections

Introduction

- Definition and effectiveness of money coaching.
- Comparison with financial education.

Money Coaching Process

- Understanding money attitudes, goal setting, and action plans.
- Coaching frameworks and positive results from trials.

Comparison with Financial Advice

Conclusion

- Differences between money coaching and financial advice.
- Offerings from Humanforce Thrive for money coaching.

URL 3: How to Help Employees Engage with Their Retirement Savings

Source URL: [Link](#)

Crawled URL: [Link](#)

Crawler Status: 200

Crawler Link Type: Internal

Crawler URL Type: Page

H1: How to help employees engage with their retirement savings: a conversation with Dr. Susan Thorp

Sections

Introduction

- Importance of saving for retirement and challenges faced.

Psychological Barriers

- Present bias, disconnection from future selves, and experimental findings.

Strategies for Engagement

- Passive strategies, uncertainty factors, and mathematical concepts.

Tips and Insights

- Rules of thumb, projection information, and engagement methods.

Conclusion

- Understanding retirement savings tracking and readiness for retirement.

1. How Can Employers Play a Role in the Financial Wellbeing of Their Employees?

- Source URL: [Link](#)
- Crawled URL: [Link](#)
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- Main Topics:
 - **Financial Wellbeing and Trust:**
 - Importance of trust in financial wellbeing
 - Role of employers in financial trust
 - Stanford Marshmallow test and reliability
 - **Employer Support for Financial Wellbeing:**
 - Practical ways employers can support financial wellbeing
 - Benefits for both employees and employers
 - **People of Humanforce Thrive: Emma Morgan:**
 - Wagestream speaks to Behavioural Scientist Nathalie Spencer
 - Insights on financial wellbeing and trust

2. What is Earned Wage Access?

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Main Topics:**
 - **Earned Wage Access:**
 - Definition and importance
 - Impact on financial resilience and wellbeing
 - **How Earned Wage Access Works:**
 - Integration with payroll systems
 - Withdrawal process and fees
 - **Benefits of Earned Wage Access:**
 - Support for budgeting and debt reduction
 - Building savings and financial stability

3. Slowing the Rate of Attrition by Providing Flexibility for Childcare Workers

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Main Topics:**
 - **Attrition in the Childcare Sector:**
 - Challenges and turnover rates
 - Costs of hiring and training new staff
 - **Solutions for Reducing Attrition:**
 - Flexible rostering and pay
 - Innovative solutions like earned wage access
 - Impact on employee retention and stress reduction

4. How Employers Can Break Down the Barriers to Saving

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Main Topics:**
 - **Challenges in Building Savings:**
 - Importance of savings
 - Survey findings on saving habits
 - Psychological barriers to saving
 - **Removing Barriers to Savings:**
 - Goals and motivation
 - Redesigning savings experiences
 - Technology and open conversations about money

5. Get in Touch with Humanforce Thrive

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)

- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Main Topics:**
 - **Contact Options:**
 - Fill out the form
 - Book a strategy session
 - 15-minute consultation
 - **Testimonial:**
 - Mark Woodhouse, Chief Financial Officer at JD Sports

1. What is Pay Tracking?

- Source URL: <https://humanforce-thrive.webflow.io/au-news/what-is-pay-tracking>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- Main Points:
 - a. Reducing the mental load of money worries
 - b. How tracking pay can improve employee financial wellbeing
 - c. How does pay tracking support financial wellbeing?
 - d. Pay tracking with apps like Humanforce Thrive
 - e. Impact of financial stress on industries
 - f. Benefits of pay tracking for shift and casual workers
- ...

2. Learn Budgeting and Savings Skills

- Source URL: <https://humanforce-thrive.webflow.io/au/product-learn>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Main Points:
 - a. Provide access to best-practice financial education
 - b. Increases awareness of behavioural barriers to financial fitness
 - c. How Learn builds financial wellbeing
 - d. Accessible to everyone, no matter their situation
 - e. Relevant to your people, no matter their stage of life
 - f. How Learn works
- ...

3. Helping Employees Through the Cost of Living Crisis

- Source URL: <https://humanforce-thrive.webflow.io/au-news/roundtable-recap-helping-employees-through-the-cost-of-living-crisis>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Main Points:
 - a. The strong connection between financial wellbeing and mental health
 - b. Retail and hospitality employers talk about helping employees deal with cost of living increases
 - c. What can employers do to help employees with rising prices?
 - d. The importance of financial wellbeing as a mental health issue
 - e. Creating an open and supportive culture
- ...

4. Our Results: A Financial Wellbeing Program that Delivers

- Source URL: <https://humanforce-thrive.webflow.io/au/results>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Main Points:
 - a. Committed to making positive change
 - b. 88% decrease in use of payday loans
 - c. 79% of people feel more in control of their finances
 - d. Humanforce Thrive as a benefit that employees love
 - e. How much is financial stress costing your business?
- ...

5. Now is the Time to Build a Financial Wellbeing Program for Your Workplace

- Source URL: <https://humanforce-thrive.webflow.io/au-news/now-is-the-time-to-build-a-financial-wellbeing-program-in-the-workplace>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Main Points:
 - a. HR professionals are best placed to lead their companies through uncertainty
 - b. Covid-19 has highlighted the vulnerable situation many Australians are in
 - c. Financial wellbeing doesn't get the airtime it deserves
 - d. Financial wellbeing is not always well-understood
 - e. Financial wellbeing focuses on preventing financial stress
 - f. HR can create enduring change for their employees and their businesses
- ...

1. What Drives Impulse Spending?

- Source URL: <https://humanforce-thrive.webflow.io/au-news/what-drives-impulse-spending>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: What drives impulse spending?
- H2: Continue Reading
- H3: Roundtable recap: Helping employees through the cost of living crisis
- Content:
 - People of Humanforce Thrive: Emma Morgan
 - Discussion with Dr. Juliette Tobias-Webb on impulsivity and spending
 - Understanding hot and cold states and their influence on spending
 - Strategies to avoid overspending and the role of earned wage access

2. What You Need to Know at Tax Time

- Source URL: <https://humanforce-thrive.webflow.io/au-guides/what-you-need-to-know-at-tax-time>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/resources>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: What you need to know at tax time
- H2: First time lodging a tax return?
- Content:
 - How health insurance affects your tax
 - Requirements for lodging a tax return
 - Understanding taxes on investments
 - Tips for managing complex taxes

3. Money Tips: Starting Your First Job

- Source URL: <https://humanforce-thrive.webflow.io/au-guides/money-tips-starting-your-first-job>

- Crawled URL: <https://humanforce-thrive.webflow.io/au-guides/what-you-need-to-know-at-tax-time>

- Crawler Status: 200

- Crawler Link Type: Internal

- Crawler URL Type: Page

- H1: Money tips: Starting your first job

- H2: Step 1: Get a tax file number

- Content:

- Step 2: Check your pay slip

- Step 3: Check your super

- Step 4: Set up a simple budget

- Step 5: Set up a savings habit

- Step 6: Do your tax return

- Guidance on managing money in the first years of work, including tax, superannuation, budgeting, and saving habits

Privacy Policy: Australia (Humanforce Thrive)

Source URL: [Privacy Policy AU](#)

Crawled URL: [Home](#)

Crawler Status: 200

Crawler Link Type: Internal

Crawler URL Type: Page

Content:

- **Introduction:** In this Privacy Policy, 'us', 'we' or 'our' means Earnd Pty Ltd (ABN 46 625 490 968). We respect, and are committed to protecting your privacy. Our Privacy Policy sets out how we collect, use, store and disclose your personal information. We adhere to the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (Privacy Act).
- **Consent and Changes:** By providing personal information to us, you consent to our collection, use, and disclosure of your personal information in accordance with this Privacy Policy and any other arrangements that apply between us. We may change our Privacy Policy from time to time. Please check our website for updates.
- **Type of Personal Information Collected:** Personal information includes information or an opinion about an individual that is reasonably identifiable. Earnd may collect your name and contact details, your employment and salary details, updates about when you have earned your salary, identification details that we require to identify you under the AML Laws, details of your loan(s), details of your repayment history, your bank account details through which you receive loan payments, information about your device location and identity, your Earnd platform usage information and other information that you provide to us in connection with your Earnd profile or your EarndPay loan.
- **How Earnd Collects and Holds Personal Information:** Earnd will collect information from you directly through your EarndPay profile registration interaction, through your use of EarndPay's platform and apps and when you give us information at other times.

- **Purposes for Collection, Holding, Use, and Disclosure:** We use your personal information for the purpose for which it has been provided, for reasonably related secondary purposes, for other purposes for which you have consented, and for other purposes permitted under the Privacy Act.
- **Disclosure of Personal Information:** We may disclose personal information for the purposes described in this Privacy Policy to our employees and related bodies corporate; credit reporting bodies; your employer who is a participant under the EarndPay program; third-party suppliers and service providers; professional advisers, dealers, and agents; our existing or potential agents, business partners or partners and investors; our sponsors or promoters of any competition that we conduct via our services; anyone to whom our assets or businesses (or any part of them) are transferred; third parties authorized by you to receive information held by us; and/or other persons, including government agencies, regulatory bodies, and law enforcement agencies, or as required, authorized or permitted by law.
- **Security, Access, Correction, and Complaints:** Details on security measures, how to access and seek correction of personal information, and how to complain if you feel that we have not complied with privacy laws.
- **Contact Details:** The Earnd Data Protection Officer, Suite 1, Level 18, 227 Elizabeth Street, Sydney NSW 2000, data.protection@earnd.com

Growing Money Through Ethical Investments: An Interview with Dr. Kylie-Anne Richards (Humanforce Thrive)

Source URL: [Growing Money Through Ethical Investments](#)

Crawled URL: [News](#)

Crawler Status: 200

Crawler Link Type: Internal

Crawler URL Type: Page

Content:

- **Introduction:** A chat with the Blossom Fund's ESG expert on ethical investing and the fixed income market.
- **Sustainable Finance:** There isn't a clear definition of sustainable finance, however, it refers to any form of financial service which integrates ESG criteria into business or investment decisions.
- **Fixed Income Investments:** Discussion on the fixed income market, its benefits, and its accessibility to everyday investors.
- **Blossom Fund and Fortlake Asset Management:** Insights from Dr. Kylie-Anne Richards on the alignment of values and investment philosophy, and the desire to make a meaningful impact.
- **Retail and Hospitality Employers:** Conversation about helping employees deal with cost of living increases and considerations when offering access to earned wages.

Page Not Found (Humanforce Thrive)

Source URL: <mailto:data.protection@earnd.com>

Crawled URL: [Privacy Policy AU](#)

Crawler Status: 404

Crawler Link Type: Internal

Crawler URL Type: URL

Content: Page Not Found

1. How to Stop Avoiding Bills

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** How to stop avoiding bills
- **H2:** Here's what you'll find out:
- **H3:** 1. Make a list
- **H4:** Can you cancel any subscriptions?
- **Content:** Figure out what's stopping you from paying bills on time and make paying bills a little easier. Steps to make paying bills easier, look for ways to save, open a separate account for bill payments, and more.

2. Flexible Pay

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** Flexible pay
- **Content:** Give your employees access to a percentage of their pay as they earn it, so they can budget better and cover emergency expenses. Reduces reliance on high-cost credit, builds financial wellbeing, smooths out fluctuations in earnings, and more.

3. How to Repay Debts

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** How to repay debts
- **H2:** Here's what you'll find out:
- **H4:** How does Buy now, Pay later work?
- **Content:** Managing debts can be stressful. Techniques for repaying debt, paying off the most expensive debt first, using a debt consolidation loan, what to do if debts feel overwhelming, and more.

4. How Does Buy Now, Pay Later Work?

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** How does Buy now, Pay later work?
- **H2:** Here's what you'll find out:
- **H3:** 1. You can lose track of how much you've spent

- **H4:** What you need to know about credit cards
- **Content:** Considerations before using Buy now, Pay later, ways to avoid using it, how it can encourage overspending, the interest can add up, potential damage to credit rating, and more.

5. Humanforce Thrive Closes Largest Ever 'Fintech-for-Good' Fundraise

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** Humanforce Thrive closes largest ever 'fintech-for-good' fundraise
- **H2:** Improving financial wellbeing for all employees
- **Date:** April 13, 2022
- **Content:** Humanforce Thrive has closed a \$236 million AUD Series C funding round. The capital will be used to scale up presence outside the U.K., including Australia. Details about the funding, investors, the company's mission, and more.

URL 1: Creating a Budget After Losing a Job

- **Source URL:** <https://humanforce-thrive.webflow.io/au-guides/creating-a-budget-after-losing-a-job>
- **Crawled URL:** <https://humanforce-thrive.webflow.io/au/resources>
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Title:** Creating a budget after losing a job
- **Content:**
 - **Step 1:** Estimate how long you may be out of work
 - **Step 2:** Understand your financial position
 - **Step 3:** Make a plan for the next few months
 - **Step 4:** See if you're eligible for any other payments
 - **Step 5:** Create a revised budget
 - **Resources:** Consider temporary contracts, other sources of income, or time to develop skills
 - **Financial Position:** Clear picture of assets and liabilities, planning for the next few months, emergency fund usage
 - **Benefits:** Claiming benefits if out of work due to injury, etc.
 - **Revised Budget:** Rework budget for the next few months, identify expenses
 - **Financial Counselling:** Contact information for financial counsellors, National Debt Helpline

URL 2: How the Financial Wellbeing Journey Works

- **Source URL:** <https://humanforce-thrive.webflow.io/au-news/how-to-financial-wellbeing-journey-works>
- **Crawled URL:** <https://humanforce-thrive.webflow.io/au/news>
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page

- **Title:** How the financial wellbeing journey works
- **Content:**
 - **Step 1:** Meet expenses
 - **Step 2:** Reduce debt
 - **Step 3:** Build savings
 - **Step 4:** Establish positive behaviors and feel in control
 - **Financial Wellbeing:** Definition, tools to ensure financial control
 - **Spending Habits:** Importance of spending less than earned, tracking earnings
 - **Debt Management:** Minimizing borrowing, strategic approach to repaying debts
 - **Savings:** Building a rainy day buffer, automating savings, goal setting
 - **Control of Money:** Financial fitness quiz, money coaching, impact assessment

URL 3: Earned Wage Access Impact Assessment: Latest Findings

- **Source URL:** <https://humanforce-thrive.webflow.io/au-news/earned-wage-impact-assessment-latest-findings>
- **Crawled URL:** <https://humanforce-thrive.webflow.io/au-news/is-access-to-earned-wages-a-responsible-thing-to-offer-your-employees>
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Title:** Earned Wage Access Impact Assessment: Latest findings
- **Content:**
 - **Statistics:** 6 in 10 people focused on tracking earnings, withdrawal patterns, reliance on credit, quality of life improvement
 - **Earned Wages Access:** Benefits, reduction in payday loans, credit cards, overdrafts
 - **Quality of Life:** Control over finances, planning abilities, business pilot opportunities
 - **Report:** Full report details, improvements seen in companies like Hungry Jack's

URL 4: How to Save Money on Groceries

- **Source URL:** <https://humanforce-thrive.webflow.io/au-learn/how-to-save-money-on-groceries>
- **Crawled URL:** <https://humanforce-thrive.webflow.io/au/resources>
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **Title:** How to save money on groceries
- **Content:**
 - **Grocery Spending:** Average spending, waste statistics, reasons for food waste
 - **Tips:** Budgeting for groceries, tracking spend, setting targets
 - **Additional Resources:** Tips on credit card debt, repaying debts, emergency funds

1. Creating Flexibility for Customer-Facing Workers

- Source URL: <https://humanforce-thrive.webflow.io/au-news/creating-flexibility-for-customer-facing-workers>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

- Crawler Status: 200

- Crawler Link Type: Internal

- Crawler URL Type: Page

- Title: Creating flexibility for customer-facing workers

- Subheadings:

- Focus on what's important to staff

- Look for opportunities for flexibility

- Monitor the impact

- Content:

- Discussion on flexibility at work for retail and hospitality industries.

- Strategies for providing flexibility, such as shift swapping and financial flexibility.

- Insights into the impact of flexibility on business objectives.

2. How Costly is Financial Stress?

- Source URL: <https://humanforce-thrive.webflow.io/au-news/how-costly-is-financial-stress>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

- Crawler Status: 200

- Crawler Link Type: Internal

- Crawler URL Type: Page

- Title: How costly is financial stress?

- Subheadings:

- Causes of financial stress

- A potential solution

- Content:

- Examination of financial stress and its impact on individuals and employers.

- Discussion of potential solutions like earned wage access.

3. How Has Our Spending Changed in 2020?

- Source URL: <https://humanforce-thrive.webflow.io/au-news/how-has-our-spending-changed-in-2020>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

- Crawler Status: 200

- Crawler Link Type: Internal

- Crawler URL Type: Page

- Title: How has our spending changed in 2020?

- Subheadings:

- Cutting back on spending overall

- Increases in spending in some areas

- A time to focus on saving

- Content:

- Analysis of spending trends in 2020, including cutbacks, increases in certain areas, and a focus on saving.

4. Are Australia's Customer-Facing Workers Facing a Wellbeing Crisis?

- Source URL: <https://humanforce-thrive.webflow.io/au-news/are-australias-customer-facing-workers-facing-a-wellbeing-crisis>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

- Crawler Status: 200

- Crawler Link Type: Internal
- Crawler URL Type: Page
- Title: Are Australia's customer-facing workers facing a wellbeing crisis?
- Subheadings:
 - Providing security and flexibility for customer-facing workers
- Content:
 - Exploration of the challenges faced by customer-facing workers, including financial stress and lack of flexibility.
 - Discussion of potential solutions and tools to support these workers.

5. Customer Stories

- Source URL: <https://humanforce-thrive.webflow.io/au/customers>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- Title: Customer stories
- Subheadings:
 - Simple steps to build a financial wellbeing program
 - Customer stories from various companies
- Content:
 - Testimonials and insights from companies using Humanforce Thrive to improve employee experience and financial wellbeing.

6. Page Not Found

- Source URL: <https://humanforce-thrive.webflow.io/au/old-track>
- Crawled URL: <https://humanforce-thrive.webflow.io/au-news/what-is-financial-inclusion-and-why-is-it-important>
- Crawler Status: 404
- Crawler Link Type: Internal
- Crawler URL Type: URL
- Title: Not found.
- Content:
 - Page not found error.

1. TSA Group

- a. Source URL: <https://humanforce-thrive.webflow.io/au-customers/tsa-group>
- b. Crawled URL: <https://humanforce-thrive.webflow.io/au/customers>
- c. Crawler Status: 200
- d. Crawler Link Type: Internal
- e. Crawler URL Type: Page
- f. Headings:
 - H1: Not found.
 - H2: TSA Group
 - H3: Humanforce Thrive genuinely empowers people to take control
 - H4: Southern Cross Care
 - H5: Not found.
 - H6: Not found.
- g. Paragraphs:
 - Increasing the employee benefit offering in a competitive market.
 - Other Happy Customers: The Adecco Group
 - Simple steps to set up earned wage access: Hungry Jack's

- Testimonials and insights from TSA Group regarding the implementation and benefits of Humanforce Thrive.

2. Hungry Jack's

a. Source URL: <https://humanforce-thrive.webflow.io/au-customers/hungry-jacks>

b. Crawled URL: <https://humanforce-thrive.webflow.io/au/customers>

c. Crawler Status: 200

d. Crawler Link Type: Internal

e. Crawler URL Type: Page

f. Headings:

- H1: Not found.

- H2: Hungry Jack's

- H3: If you're looking for ways to improve your employee experience and drive engagement, I recommend Humanforce Thrive.

- H4: Southern Cross Care

- H5: Not found.

- H6: Not found.

g. Paragraphs:

- Improving the employee experience through benefits that make a positive difference.

- Other Happy Customers: Freedom Furniture

- Simple steps to set up earned wage access: Excelsia College

- Testimonials and insights from Hungry Jack's regarding the implementation and benefits of Humanforce Thrive.

3. Unitrans

a. Source URL: <https://humanforce-thrive.webflow.io/au-customers/unitrans>

b. Crawled URL: <https://humanforce-thrive.webflow.io/au/customers>

c. Crawler Status: 200

d. Crawler Link Type: Internal

e. Crawler URL Type: Page

f. Headings:

- H1: Not found.

- H2: Unitrans

- H3: Reducing employee stress

- H4: Pizza Hut

- H5: Not found.

- H6: Not found.

g. Paragraphs:

- Focusing on prevention rather than cure when it comes to financial wellbeing.

- Why is Unitrans so people focused? Southern Cross Care

- One of your wellbeing initiatives has been rolling out Humanforce Thrive, why did you decide to focus on financial wellbeing? Freedom Furniture

- Testimonials and insights from Unitrans regarding the implementation and benefits of Humanforce Thrive.

4. Freedom Furniture

a. Source URL: <https://humanforce-thrive.webflow.io/au-customers/freedom-furniture>

b. Crawled URL: <https://humanforce-thrive.webflow.io/au/customers>

c. Crawler Status: 200

d. Crawler Link Type: Internal

e. Crawler URL Type: Page

f. Headings:

- H1: Not found.
- H2: Freedom Furniture
- H3: Improving financial fitness for employees
- H4: Unitrans
- H5: Not found.
- H6: Not found.

g. Paragraphs:

- Improving employee wellbeing and experience through personalised financial education.
- Why did Freedom decide to focus on financial wellbeing? Hungry Jack's
- What do you like about the Humanforce Thrive app? TSA Group
- Testimonials and insights from Freedom Furniture regarding the implementation and benefits

of Humanforce Thrive.

1. Southern Cross Care Queensland

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** Not found.
- **H2:** Southern Cross Care
- **H3:** Doing the right thing by employees and their families
- **H4:** The Adecco Group
- **H5:** Not found.
- **H6:** Not found.
- **P:** Doing the right thing by employees will ultimately improve attraction and retention.
- **TD:** Not found.
- **Article:** Various content including:
 - Focus on financial wellbeing
 - Partnership with Humanforce Thrive
 - Implementation process
 - Strong adoption of Humanforce Thrive app
 - Expected results
 - Other happy customers
 - Simple steps to set up earned wage access

2. Pizza Hut

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** Not found.
- **H2:** Pizza Hut
- **H3:** Financial wellbeing is integral to overall wellbeing
- **H4:** Southern Cross Care
- **H5:** Not found.
- **H6:** Not found.

- **P:** Attracting talent by providing flexibility for office and customer-facing workers.
- **TD:** Not found.
- **Article:** Various content including:
 - Focus on financial wellbeing
 - Partnership with Humanforce Thrive
 - Feedback about Humanforce Thrive
 - Business objectives and challenges
 - Recommendation of Humanforce Thrive
 - Other happy customers
 - Simple steps to set up earned wage access

3. Excelsia College

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** Not found.
- **H2:** Excelsia College
- **H3:** Minimising stress and distraction for employees
- **H4:** TSA Group
- **H5:** Not found.
- **H6:** Not found.
- **P:** Boosting employee engagement by minimising financial stress and distraction at work.
- **TD:** Not found.
- **Article:** Various content including:
 - Focus on employee wellbeing
 - Rolling out Humanforce Thrive
 - Business challenges tackled
 - Decision to implement Humanforce Thrive
 - Other happy customers
 - Simple steps to set up earned wage access

4. Terms and Conditions

- **Source URL:** [Link](#)
- **Crawled URL:** [Link](#)
- **Crawler Status:** 200
- **Crawler Link Type:** Internal
- **Crawler URL Type:** Page
- **H1:** Terms of use
- **H2:** Not found.
- **H3:** Not found.
- **H4:** OTHER IMPORTANT DOCUMENTS
- **H5:** Not found.
- **H6:** Not found.
- **P:** These terms govern the use of earnd.com (our site). By accessing any part of our site, users (you, your) are deemed to have accepted these terms and agree

to comply with them. Please do not use our site if you do not agree to these terms.

- **TD:** Not found.
- **Article:** Various content including:
 - Important information about the site
 - Viruses
 - Intellectual property rights
 - Charges
 - Liability
 - Links to third-party sites
 - Linking to the site
 - Amending these terms
 - Governing law and disputes

1. Get in Touch Page

- Source URL: <https://humanforce-thrive.webflow.io/get-in-touch>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/terms-and-conditions>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: I'm an ...
- H2: Change starts with a conversation
- H3: Outstanding benefit
- Content:
 - Tell us how Humanforce Thrive can help your business take the next step.
 - How can we help? Want to know more?
 - Fill out the form and we'll be in touch.
 - Add your company to our waitlist or ask a question if you're currently using

the Wagestream app.

- Book a strategy session.
- Lock in a 15-minute consultation with one of our experts.
- Wagestream is an outstanding benefit we offer the JD team and we've seen an incredible uptake on this offering since its launch. Team members have personally told me about how much it reduces pressure when rent is due or unexpected life events happen.
- Are you an employee? Let's chat more...
- Mark Woodhouse, Chief Financial Officer at JD Sports
- Go to intercom now.

2. What You Need to Know About Credit Cards

- Source URL: <https://humanforce-thrive.webflow.io/au-learn/what-you-need-to-know-about-credit-cards>
- Crawled URL: <https://humanforce-thrive.webflow.io/au-learn/steps-to-financial-fitness>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: What you need to know about credit cards
- H2: Here's what you'll find out:
- H3: How does Buy now, Pay later work?
- Content:
 - Simple tips to help you think about any credit card debt you might have.
 - What are you using your credit card for? How to repay debts.

- How much interest are you being charged? What is an emergency fund?
- Are you paying fees? Why a credit limit is important.
- Is your credit limit right? What to do if you have too many cards.
- How many credit cards should you have? Credit cards can be useful tools. But the convenience comes at a cost. Often there'll be interest charged on any debt, as well potential charges like annual fees.
- Do you need to borrow or is there an alternative? Asking yourself the questions below can help you make sure your credit card isn't holding you back.
- What next? Continue reading.
- Sometimes it can help to use a credit card to pay for something upfront and then make repayments over time – ideally before you're charged interest. Other times you may just want to have funds on hand in case of an emergency, this can mean you're covered if something unexpected crops up.
- If you're signed up to Humanforce Thrive, remember you can always access a portion of your salary at no cost to cover unexpected expenses.
- But if you're regularly using your credit card to make ends meet or to cover essential expenses, it means you're spending more than you earn. This isn't sustainable and can lead to your debts starting to mount up.
- Have you got a budget? If not, now could be a good time to make one. If you do, can you see what's going wrong?
- Have you been charged interest in the last 6 months? If you have, it's worth tallying up how much. If you're not paying any interest, that probably indicates you've got a healthy relationship with your credit card.
- But if the amount you're being charged is much larger than you thought, that's a good push to make a change. One easy mistake is to make the minimum payment when you can afford to pay more. Making the minimum payment means it will take you a long time to clear the debt and will mean you're likely charged a lot of interest.
- There are a range of fees you could be paying if you have a credit card. The most common is an annual or monthly fee, but others include:
 - Total any of the above you've been charged for the last year. Is the cost worth the benefit of having the card?
 - There's a common misconception that your credit limit is how much you should borrow. It's better to think about your credit limit as the absolute maximum you could borrow in an emergency.
 - For some people, having too much credit available can mean unnecessary temptation to spend. Look at your credit limit and be honest with yourself, is it right for you? If it feels like too much, your bank should be able to help you decrease the limit.
 - With banks constantly offering different deals, it can be easy to end up with a number of credit cards. Each card will probably have a different interest rate, different repayment rate, and different conditions.
 - Do you need them all? Maybe not.
 - Before you start canceling cards, it's important to know that canceling a credit card can impact your credit score. Credit reference agencies may use the length of your borrowing as one of their indicators when they create a score.
 - The change should be temporary, so if you aren't planning on borrowing any time soon this may not matter. If you want to minimize the impact on your credit score in the short term, it may be best to cancel any newer cards you have – as long as the interest rate and charges aren't significantly better than other cards.
 - Borrowing isn't always the only answer. Another alternative is a tool like Humanforce Thrive. With access to your pay on-demand, you have a safety net to help you afford any unexpected costs. The advantage is there's no interest charged, so this can save you money over the long term.

- Buy now, Pay later schemes are another alternative to using a credit card. See what you need to consider before signing up.
- What to keep in mind if you're thinking about using buy now, pay later services.
- Where to start if you're juggling a number of debts.
- Find out how an emergency fund could help you bounce back if the unexpected happened.

3. Old Mission Page

- Source URL: <https://humanforce-thrive.webflow.io/au/old-mission>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 404
- Crawler Link Type: Internal
- Crawler URL Type: URL
- H1: Not found.
- H2: Page Not Found
- Content: Not found.

4. Mission Page

- Source URL: <https://humanforce-thrive.webflow.io/au/mission>
- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>
- Crawler Status: 200
- Crawler Link Type: Internal
- Crawler URL Type: Page
- H1: Our mission is to make money simple, not stressful
- H2: We're accountable for our impact. It's our guarantee.
- H3: 9 in 10
- Content:
 - Humanforce Thrive is the leading charity-backed and socially focused fintech, focusing on improving financial wellbeing for all employees.
 - Our social charter: At the heart of Humanforce Thrive is our social charter – everything we do and every product we create is designed to improve the financial wellbeing of people in work. It's this mission and common vision that won the support of our founding backers Joseph Rowntree, Barrow Cadbury Trust, and Big Society Capital. And it's a mission that will continue to guide our company in the future.
 - Our aims: No one should have to pay unnecessary interest.
 - Our investors and partners: Everyone should have savings for a rainy day.
 - Our tools to build financial wellbeing: All financial goals should be achievable.
 - Grow: Humanforce Thrive is a member of the Financial Inclusion Action Plan and backed by leading investors and financial charities. More than 200 businesses and one million employees have joined our mission so far.
 - Track: Automated transfers so saving becomes second nature, helping employees to reach goals faster.
 - Coach: Making it easy for employees to see their earnings grow in real-time, so they can budget confidently and pick up extra shifts when needed.
 - Flexible pay: 1:1 live chat money coaches available to employees 24/7 to work through financial behaviors and setting goals.
 - Learn: Remove the need for employees to rely on high-cost credit by providing access to a percentage of earned wages - instantly available.
 - Our results: Personalized financial education to help employees with money management principles and break behavioral barriers that hold people back.
 - 7 in 10: of people report a decrease in the use of high-cost credit.
 - 1 in 2: people feel more in control of their finances.

- People say their financial position has improved.
- We work with Good Shepherd Australia New Zealand, the Centre of Social Impact, and EY to show our progress as we seek to promote financial inclusion at work.

5. Humanforce Thrive Partners with Fintech Blossom

- Source URL: <https://humanforce-thrive.webflow.io/au-media/wagestream-partners-with-fintech-blossom-to-offer-employees-targeted-3-p-a-returns>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/media>

- Crawler Status: 200

- Crawler Link Type: Internal

- Crawler URL Type: Page

- H1: Humanforce Thrive partners with fintech Blossom to offer employees targeted 3% p.a. returns

- H2: Not found.

- H3: Not found.

- Content:

- Financial wellbeing fintech Humanforce Thrive has partnered with fixed income micro-savings platform Blossom to offer employees a way to grow their savings by giving them access to the Blossom Fund which targets 3 percent per annum return on investments.

- The 1 million global employees of Humanforce Thrive's business customers will have the opportunity to gain access to the Blossom Fund as an embedded savings option within the Humanforce Thrive app, with the investment minimum to invest in the Blossom Fund being \$1.

- Blossom's micro-investing platform offers access via the Blossom Fund to a professionally managed portfolio of investment-grade fixed income products aiming to earn higher returns.

- The Blossom Fund prioritizes ethical investments and excludes investments in coal, oil, gas, and more, to service the growing trend towards investments that do no harm and create good in the world.

- The Humanforce Thrive platform allows workers to track their earnings in real-time and instantly access their earned wages, and boasts well-known Australian brands as clients including Hungry Jack's, Accor, JD Sports, BPAY, Freedom Furniture, and Pizza Hut.

- Research conducted by Humanforce Thrive globally found employers who offer Humanforce Thrive's financial wellbeing program were able to fill job vacancies 27 percent faster and reduce attrition by 16 percent, further validating the attraction of financial wellbeing programs to employees.

- In line with the expectations of millennials and gen z, Humanforce Thrive Australia and Blossom App also have a broader social focus: for every Blossom account opened, a tree is planted in a bushfire-affected region of Australia.

- To date, more than 1,800 trees have been planted.

- Humanforce Thrive CEO Josh Vernon said: "Humanforce Thrive is an important enabler of financial wellbeing, and saving is a critical step towards being more financially secure. Many young wage earners face creeping inflation and rising costs of basic living expenses. With interest rates still at historic lows, and banks not efficiently passing on interest rate rises to savers, achieving lower-risk returns has never been harder."

- "Young people are also now bombarded with buy now, pay later offers which create additional behavior barriers to saving. The ability to grow savings faster through a Blossom account that targets a 3 percent per annum return is exciting in this environment."

- Blossom co-founder Gaby Rosenberg said: "We share similar values as Humanforce Thrive, as well as a common goal of helping to improve our customers' financial wellbeing. The core to financial wellbeing is the ability to cover an unexpected financial shock through your savings."

- "We believe financial wellbeing is one of the biggest stress points for many young employees. Giving these employees access to a solution where they can create a savings goal – and earn a return on their savings – will help to tackle this problem among young workers."

- Hungry Jack's Chief People Officer Jenny McKie said: "These days, employees are looking for more than just a pay cheque. They want benefits that make a real difference to their daily lives and make their lives easier in general. That's why we work with Humanforce Thrive and are excited about the partnership with Blossom."

- Humanforce Thrive recently closed a AU\$236 million Series C funding round, which is believed to be the largest ever raised for a social impact fintech company.

- Humanforce Thrive and Blossom describe themselves as mission-led fintechs determined to improve financial wellbeing by giving young people access to fair financial services.

6. How Employers Can Tackle Cost of Living Crisis

- Source URL: <https://humanforce-thrive.webflow.io/au-news/how-employers-can-tackle-cost-of-living-crisis>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/news>

- Crawler Status: 200

- Crawler Link Type: Internal

- Crawler URL Type: Page

- H1: How employers can tackle cost of living crisis

- H2: Unlocking wages to ease financial stress

- H3: Track

- Content:

- The rising cost of living is impacting staff across all industries, see the ways employers can help.

- Ready to implement a financial wellbeing program? Earned wage access.

- The rising cost of living and inflation are dominating the news in Australia and internationally.

For many industries, this undoubtedly has an impact on staff. For example, one in four retail and hospitality staff are already reporting to AMP that they're moderately or severely financially stressed.

- Continue Reading: Automated savings. Is access to earned wages a responsible thing to offer your employees?

- Research from the Dutch National Institute for Budgeting Advice showed that financial stress caused a 20% drop in productivity at work. Since the cost-of-living crisis is soaring in Australia, this is likely to be impacting employers across Australia.

- It's part of a wider trend that preoccupation at work reduces productivity and performance. If you're physically present at work but mentally absent, it's impossible to do your job effectively.

- Pay flexibility means employees are able to set up a seamless way to grow savings, pay down debt more regularly and absorb a financial shock without having to borrow at high-interest rates.

- For casual employees, it can even be as simple as having real-time wages to track exactly how much has been earned at any point in the pay cycle. Here are tools to help:

- Most casual workers don't know how much they'll be paid until they see the money in their bank account on payday. This makes it difficult to accurately budget and make spending decisions. With complete visibility of how much has been earned, employees are able to better plan ahead.

- What we find with Humanforce Thrive customers is when casual employees know what they've earned and how it compares to their previous earnings, they will pick up extra shifts when they see a potential shortfall.

- According to EY, seven in 10 workers regularly face financial shortfalls. When a shortfall occurs these employees are forced to borrow and pay interest. By accessing their earned, but previously unpaid wages, employees can significantly reduce the amount of interest they pay and mental load of having to manage repayments.

- Having this flexibility to match income and expenses means that employees are able to manage their money in the way that best suits them, rather than working to their employer's pay cycle.

- Saving is a key component of financial wellbeing and essential to create long-term security. But putting money aside can be hard and there are several behavioral reasons for this. Automating the process and reducing temptation to spend are the building blocks of a savings habit.

- Automated savings means employees can designate an amount they'd like to save each pay cycle and have that money transferred separately to their regular wages and straight into a savings account. It makes saving second nature.

- There's never been a more important time for employers to consider how they can support their employees in building secure financial futures. When employers do, they can see proven benefits in terms of talent attraction, productivity, and retention.

7. Page Not Found

- Source URL: <https://humanforce-thrive.webflow.io/au/old-mission>

- Crawled URL: <https://humanforce-thrive.webflow.io/au/home>

- Crawler Status: 404

- Crawler Link Type: Internal

- Crawler URL Type: URL

- H1: Not found.

- H2: Page Not Found

- Content: Not found.

Please let me know if you need any further information or assistance!