Employer Financial Wellness Playbook

The National Debt Review Center (NDRC)
Practical, POPIA-compliant programmes to reduce garnishees, absenteeism and money stress.

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Executive Summary

Financial stress is a major driver of absenteeism, presenteeism and payroll disruption in South African workplaces. This Playbook sets out a complete, ready to run workplace financial wellness programme that is practical, POPIA compliant and aligned to the National Credit Act. It covers discovery and baseline assessment, confidential clinics, policy and payroll support, manager enablement, and measurable outcomes reported quarterly.

Business outcomes

- ✓ Fewer emolument attachment orders (EAOs/garnishees) for employees.
- ✓ Reduced absenteeism and presenteeism.
- ✓ Improved morale, retention and productivity.

Employee outcomes

- ✓ Actionable budgets and realistic repayment paths.
- ✓ Access to statutory remedies (debt counselling, credit life insurance, income protection and debt review removal) with informed, written consent.
- ✓ Confidential support and financial rights education.

Governance & ethics

- ✓ De-identified, aggregate reporting to the employer only.
- ✓ Clear boundaries between HR and personal cases.
- ✓ No loans or advances promoted.

1) South African Context & Definitions

- **EAO/Garnishee (s 65J, Magistrates' Courts Act)**: A court-authorised deduction from wages. Mishandling creates legal and reputational risk.

- **Debt Counselling (NCA s 86–87)**: Statutory process to restructure debt, overseen by NCR registered practitioners aka debt counsellor and confirmed by court order.

- **Debt Review Removal / Variation**: Court-based relief in appropriate circumstances (e.g., changed circumstances, rescission/variation).

- **POPIA**: Lawful processing, purpose limitation, data minimisation and security safeguards.

Why many programmes fail

Lack of confidentiality, vendor upselling, no baseline, weak links to payroll realities, and no measurement. The NDRC model addresses these gaps with clinical SOPs, a payroll diagnostic and KPI-driven dashboards.

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2) Programme Architecture & Principles

Guiding principles

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1. Privacy first, clinics are confidential; employers receive only de-identified insights.
2. Voluntary participation with written consent for any referral.
3. Practicality: clinics and content scheduled around shifts and production peaks.
4. Measurement, KPIs contracted upfront and tracked quarterly.
5. No loans or advances, focus on budgeting and statutory solutions.

Core components

1. Discovery & Baseline (pulse survey + payroll diagnostic).
2. Clinics (on-site/virtual, 20–90 min, solution-focused).
3. Policy & Payroll Support (EAO intake, verification & dispute pathway).
4. Content & Tools (calculators, workbooks, micro-lessons).
5. Leadership Enablement (manager briefings; HR training).
6. Measurement & Reporting (dashboard; quarterly reviews).

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3) Delivery Formats & Scope

Format	Ideal for	Clinics cadence	Workshops	Scope & extras
Starter	1 site / virtual hub	**2× per month**	—	3-month pilot, baseline + endline, light reporting
Standard	Multi-site or large single site	**Weekly**	**2 per quarter**	6–12 months, blended delivery, enriched content
Enterprise	National / multi-region	**Dedicated on-site days**	Custom	Custom reporting, SLAs, executive reviews, change-management

All formats are available **on-site, virtual or hybrid**. We align with shifts and seasonal peaks.

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4) Implementation Plan & RACI

12-Week Pilot (example)

Phase	Weeks	Key activities	Deliverables
Setup & Baseline	1–2	Kick-off; 5–7 Q pulse; payroll diagnostic; clinic roster; comms pack	Baseline report; calendar
Clinics & Content	3–10	Clinics; micro-lessons; manager briefings; EAO support	Utilisation logs; training notes
Review & Handover	11–12	Outcome review; KPI dashboard; next-phase plan	Pilot report; roadmap

RACI (indicative)

Workstream	Responsible	Accountable	Consulted	Informed

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Workstream	Responsible	Accountable	Consulted	Informed
Pulse & Baseline	NDRC Consultant	Employer HR Lead	Payroll, IT	ExCo
Clinics Delivery	NDRC Counsellor	NDRC Lead	HR, Security	Line Managers
EAO Process	Payroll Manager	HR Lead	NDRC, Legal	Employees
Content & Micro-lessons	NDRC Content Lead	NDRC Lead	HR Comms	All Staff
Dashboard & Review	NDRC Analyst	HR Lead	ExCo, Payroll	Stakeholders

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5) Clinic Operations SOP

1. Booking & eligibility: staff book 20–30 min slots; optional pre-screen.
2. Pre-session: counsellor reviews pre-screen; preps worksheets/tools.
3. **PACE session structure**: **Problem → Alternatives → Commitment → Execution**.
4. Written consent before any referral; employee chooses contact channel.
5. Documentation: minimal, de-identified session notes; secure storage.
6. Follow-up: optional opt-in after 7–14 days; no personal case data to managers.
7. Red-flag protocol: escalate safety/abuse concerns to HR Safeguarding; document actions; prioritise employee safety.

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6) Referral Pathways

6.1 Debt Counselling (NCA)

- **Eligibility**: indicators of over-indebtedness; income/expense analysis; exposure to high-cost credit.
- **Steps**: assessment → Form 16 → proposals to credit providers → court order → restructured plan.
- **Rights**: voluntary participation; right to information; complaints mechanisms.

6.2 Debt Review Removal / Variation (court)

- **When applicable**: changed circumstances; obligations completed; variation/rescission needed.
- **Pathway**: legal and affordability assessment → drafting and compiling affidavits → application to court → order → update bureaus.

6.3 Credit Life Insurance & Income Protection

- **Screen**: death, disability, retrenchment events.
- **Assist**: claim initiation, documentation, timelines and escalation.

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7) EAO (Garnishee) Management

Verification checklist (HR/Payroll)

- Authenticity: court stamp, case number, issuing authority verified.
- Identity: employee ID matches records; employer named correctly.
- Amounts: principal/interest/fees within statutory limits; feasible schedule.
- Process: proper service; employee notified; records maintained.
- Dispute: refer to legal; consider variation; maintain an audit trail.

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Template — Employer Query Letter

Subject: Emolument Attachment Order – Verification Request

Dear Sir/Madam,
We acknowledge receipt of the attached order for **[Employee Full Name, ID]**. Before implementing deductions, kindly confirm:

(1) court of issue and case number;

(2) proof of service;

(3) itemisation of principal, interest and fees;

(4) current outstanding balance;

(5) remittance banking details.

Please confirm whether any variation has been filed or is pending.

Regards,

The National Debt Review Center

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8) Measurement: Surveys, KPIs, Dashboards

Baseline & pulse surveys (5–7 questions; Likert 1–5 plus Y/N):
- Budget confidence; arrears status; EAO presence; payday loans usage; savings buffer.

Sample survey items
1. I feel in control of my monthly budget. (1–5)
2. In the last 3 months I missed/paid late on essential bills. (Y/N)
3. I currently have an EAO/garnishee. (Y/N)
4. I used short-term loans/advances in the last 3 months. (Y/N)
5. I could cover an unexpected **R5,000** expense. (Y/N)

KPI definitions & formulas

KPI	Definition	Formula / Notes
EAO Reduction	Change in active EAOs in payroll	(EAOs_baseline − EAOs_current) ÷ EAOs_baseline
Absenteeism (financial)	Absence days flagged as money-stress	Days_financial_absent ÷ Total_workdays
Clinic Satisfaction	Post-session rating average	Σ(scores) ÷ responses
Action Plans	High-risk staff with a documented plan	Completed_plans ÷ High_risk_staff

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9) Data Protection: POPIA & NCA Compliance

- **Roles**: Employer = Responsible Party for employer-collected data; NDRC = Responsible/Operator for programme data as applicable.

- **Lawful basis**: consent for referrals; legitimate interests/contractual necessity for programme admin; statutory obligations under NCA.

- **Minimisation**: de-identified dashboards; no personal case details to employer.

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- **Retention**: keep only as long as necessary; secure deletion; audit logs.
- **DPIA**: assess risks to data subjects; implement controls; review annually.

Data inventory (summary)

Data item	Purpose	Retention	Notes
Pulse responses (de-identified)	Baseline & trend	Programme + 12 months	Aggregated only
Clinic notes (minimal)	Continuity of care	Programme + legal minimum	Access-controlled
EAO payroll fields	KPI calculation	Programme + 12 months	By agreement only
Consent forms	Proof of consent	Programme + 3 years	Secure storage

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10) Risk Register & Mitigations

Risk	Likelihood	Impact	Mitigation	Owner
Confidentiality breach	Low	High	Strict SOP; access controls; encryption	NDRC Lead
Low clinic uptake	Medium	Medium	Targeted comms; manager champions; convenient slots	HR Comms
EAO disputes delayed	Medium	Medium	Standard templates; escalation matrix	Payroll Manager
Scope creep	Medium	Medium	SLA + change control	HR Lead

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11) Communications Pack & Micro-Lessons

Launch email (staff)

Subject: Confidential Financial Wellness Clinics — Book a 20–30 minute session

We're partnering with NDRC to offer private, POPIA-compliant clinics. Book your slot to get help with budgeting, EAOs/garnishees and debt options. Referrals are only made with your written consent. https://ndrc.org.za/book-an-appointment-with-the-national-debt-review-center/

Poster copy (on-site)
Money stress? Confidential help here. 20–30 minute clinics with a qualified debt counsellor. **No loans. No judgement.** Book: **https://ndrc.org.za/book-an-appointment-with-the-national-debt-review-center/**

10 × "Money Skills" micro-lessons (not limited)
- MS1: Build a zero-based budget in 15 minutes.
- MS2: Payday traps and how to avoid high-cost credit.
- MS3: EAOs explained (and your rights).
- MS4: Credit life and income protection claims, when to claim and how.
- MS5: Negotiating with creditors.
- MS6: Emergency fund starter plan (R500 at a time).
- MS7: Payslip decoder, deductions and net pay.
- MS8: Debt counselling 101 myths vs facts.
- MS9: Debit-order hygiene.
- MS10: Action planning your next 3 steps.

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12) Workshop Outlines

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Workshop A — Budget Bootcamp (90 min)
Outcomes: realistic budget; quick wins; debt priority.
Agenda: 15' intro; 30' group exercise; 30' tools walk-through; 15' Q&A.
Materials: workbook, calculator links, case study.

Workshop B — EAOs & Your Rights (60 min)
Outcomes: understand EAOs; verification steps; dispute options.
Agenda: 10' intro; 25' law & process; 15' role-play; 10' Q&A.
Materials: EAO checklist, template letters.

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13) Manager Enablement

Spotting red flags: payday absences, wage-advance requests, visible stress/fatigue, error spikes around payday.

LEAF conversation script

- **Listen** — "I've noticed you seem stressed — is everything okay?"
- **Empathise** — "Money stress is common; you're not alone."
- **Action** — "We have confidential clinics ,would you like the booking link?"
- **Follow-up** — "May I check in next week?"

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14) Pricing Models & ROI (indicative)

Model	What's included	Typical fee basis
Pilot (3 months)	Baseline; clinics 2×/month; content pack; dashboard	Fixed fee per site
Standard (6–12 months)	Weekly clinics; 2 workshops/quarter; reporting	Monthly retainer
Enterprise	Dedicated days; custom reporting; SLAs	Day-rate + retainer

Simple ROI model
ROI ≈ (Value of reduced absenteeism + Value of EAO admin time saved + Productivity uplift) ÷ Programme cost.
Plug your assumptions into the KPI Dashboard (Appendix H) for a conservative, defensible ROI.

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15) SLAs & Governance

Area	Service level	Notes
Clinic availability	≥ 95% scheduled sessions delivered	48h reschedule notice
Response time (queries)	Within 2 business days	Email or ticket channel
Data security	Encrypted in transit; access-controlled	Quarterly audit-log review
Reporting	Quarterly dashboard + executive review	Site-level roll-ups

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16) Case Study (Anonymised)

A multi-site manufacturing employer piloted clinics for 12 weeks. Baseline indicated **14%** staff with EAOs and low budget confidence. By week 12, clinic utilisation reached **28%** of staff, EAOs were **11%** lower at pilot sites, and **72%** of participants reported higher budget confidence. Leadership extended the programme to two additional sites with weekly clinics.

Glossary

EAO — Emolument Attachment Order (garnishee)
NCA — National Credit Act
NCR — National Credit Regulator
POPIA — Protection of Personal Information Act
SLA — Service Level Agreement
DPIA — Data Protection Impact Assessment

Appendices

Appendix A — Lead Form (Gated Download)

Fields (mobile-friendly):

(1) First Name (short text)

(2) Last Name (short text)

(3) Work Email

(4) Company (short text)

(5) Role (HR / Payroll / Operations / Executive / Other)

(6) Province (choose from 9 provinces)

(7) Employees (range) (<50 / 50–199 / 200–499 / 500–999 / 1000+)

(8) Preferred format (On-site / Virtual / Hybrid)

(9) Consent (required checkbox): "I agree to receive the Playbook and related insights (see POPIA notice)."

POPIA notice: By submitting this form you consent to NDRC processing your information to provide the Playbook and relevant updates. You may opt out at any time. See **https://ndrc.org.za/privacy-policy/**

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Appendix B — Employee Consent (Referral to Debt Counselling)

Employee Name: _____ ID No: _____

I, the undersigned, request and consent to a referral to **The National Debt Review Center (NDRC)** for assistance under the **NCA**. I understand that:

- My participation is voluntary and can be withdrawn at any time.
- My personal information will be processed in line with POPIA and NDRC's Privacy Policy.
- NDRC will contact me directly; my employer will not receive my personal case information.
- I may choose any service provider of my preference.

Signature: _____ **Date:** ____ / ____ / _____

Appendix C — EAO Verification Checklist (HR/Payroll)

- Court details verified (stamp, case number, court name).
- Employee identity verified (full name, ID number).
- Employer cited correctly with correct PAYE reference and address.
- Amounts itemised (principal, interest, legal fees) and within statutory caps.
- Service of process documented; employee notified.
- Schedule captured; payroll calendar updated; disputes/escalations logged.

Appendix D — Clinic Communications Templates

Email/Notice to Staff

Subject: Confidential Financial Wellness Clinics — Book a 20–30 minute session

We're launching confidential financial wellness clinics with The National Debt Review Center. Sessions are private and POPIA-compliant. Book a 20–30 minute slot to discuss budgeting, EAOs/garnishees, or debt options. Referrals to statutory debt solutions are made only with your written consent.

• Book here: **https://ndrc.org.za/book-an-appointment-with-the-national-debt-review-center/**
• On-site dates: **[Insert dates]**
• Virtual options: **[Insert details]**

WhatsApp Micro-Lesson Template
Money Skills #1: Stretch your rand — 3 steps to a realistic budget. Clinics: Book your confidential slot here: **https://ndrc.org.za/book-an-appointment-with-the-national-debt-review-center/**

Appendix E — Quarterly Report Template (De-identified)

Metric	Q1	Q2	Q3	Q4	Notes
Clinic utilisation (unique staff)	____	____	____	____	
EAO trend (count)	____	____	____	____	
Avg session outcome (1–5)	____	____	____	____	
Employee satisfaction (%)	____	____	____	____	
High-risk action plans (%)	____	____	____	____	

Appendix F — Data Processing Summary

Purpose	Data	Lawful basis	Retention	Safeguards
Programme delivery	Clinic bookings; minimal notes	Consent / Contract	Programme + legal minimum	Access control; encryption
Reporting (de-identified)	Aggregated metrics	Legitimate interests	Programme + 12 months	Aggregation; minimisation
Payroll EAO fields	EAO count/trend only	Contract / Legal obligation	Programme + 12 months	By agreement only

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Appendix G — EAO Dispute Letter Template (Employee)

To: [Attorney/Creditor]

Subject: Request for Verification/Variation — Emolument Attachment Order (EAO)

I, **[Employee Full Name, ID]**, request verification of the attached EAO and an updated balance breakdown. I further request consideration of a variation based on affordability.

Please confirm receipt and next steps.
Regards,

[Signature],

[Date]

Appendix H — KPI Dashboard (Specifier)

- **Inputs**: payroll EAO count; HR absence codes; clinic utilisation & CSAT; action-plan completion.
- **Views**: site-level, regional, executive.
- **Exports**: PDF dashboard; CSV underlying data (de-identified).

Appendix I — Change Log

Date	Change	Author	Version
{{today}}	Initial expanded edition	NDRC	1.0

Disclaimer: This Playbook is for information purposes only and will be amended from time to time and does not constitute legal advice. For specific matters, consult legal counsel or contact The National Debt Review Center.