
Corporate financial education: program overview

In-house sessions for employers, staff associations and clubs in Luxembourg

Smart Money Growth · Program overview · August 2026

Smart Money Growth provides financial education for companies in Luxembourg: in-house sessions for employees, from a 60 minute lunch and learn to a quarterly series, covering the CNAP state pension, the 111bis deduction, payslips and investing basics. Sessions are in English, independent, and educational only. I sell no financial products and no bank, insurer or fund provider pays me anything.

Why organizations run these sessions

Money worry does not stay at home. In PwC's Employee Financial Wellness Survey, **57% of employees call money the top source of stress** in their lives and **44% say it distracts them at work**. Large employers have been acting on this for years. PayPal measured what its people actually had left at the end of the month and rebuilt its pay and benefits package around the answer. BlackRock put money behind a multi year emergency savings initiative.

There is a second reason, and in Luxembourg it is the one HR feels first. You already pay for a package built on long term logic: a pension scheme, insurance cover, sometimes a participation or share plan. When people cannot read that package, the incentives inside it hold nobody. Employees leave without ever understanding what staying was worth. A few hours of education makes the package you already pay for legible.

What sessions cover

- Reading your **CNAP statement**, and whether career years abroad count
- The three pillars: state pension, employer schemes, personal savings including **111bis**
- Investing with ETFs: how they work, how to start, and how they are taxed in Luxembourg
- Buy versus rent in the Luxembourg market
- Payslip literacy: what you pay, and what it buys you

Each program draws from these modules and is scoped to your audience. For staff associations and clubs, and for audiences who work in finance, the modules are adapted to the level in the room.

Formats

Half day workshop 3 hours, up to 20 people

The full foundation taken hands on: pension, tax, savings and investing basics, with worksheets and time to apply them.

Lunch and learn 60 to 75 minutes, up to 30 in the room, larger groups online

One Luxembourg specific topic with anonymous Q&A. The usual entry point, and often the first session of a series.

Financial wellbeing series 3 sessions across a quarter

The foundation plus deep dives, an anonymous question box between sessions, and an anonymized themes report for the organizer. A short anonymous pulse before the first session and after the last one shows the movement on financial stress, confidence and distraction at work.

How it works

- On site at your offices or online, in English, with French for Q&A on request
- A projector is all I need on site
- Questions are submitted anonymously before and during each session
- You receive participation numbers and anonymized question themes, never individual situations
- A course description and the materials come with every program, for your training file
- Typically two to four weeks from the scoping call to the first session

Why Smart Money Growth

- **Independent.** No products, no commissions. Your compliance review covers a training invoice.
- **Built for Luxembourg.** CNAP statements, 111bis, local tax rules, cross border careers. Global wellbeing platforms localize none of this.
- **Proven with this audience.** The Luxembourg Finance Circle community I run has passed 1,000 members across 35+ live events since 2022, and my public workshops sell out.

Every session is designed and delivered by **Romain Lucas**, founder of Smart Money Growth, former ETF Product Manager and Auditor in Luxembourg asset management, passed Level I of the CFA Program, guest on ALFI's Money Talks podcast. The person you scope with is the person in the room.

The next step is a 20 minute scoping call: we pick the format, the topics and a date for your team. Fees are fixed per program and quoted in a written proposal. Ask, and you have the number the same week.

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Smart Money Growth S.à r.l.-S, 14 Avenue Pasteur, L-2310 Luxembourg, RCS Luxembourg B 304676. Sessions are general and educational in nature and do not constitute personalised investment advice or investment services within the meaning of MiFID II. Statistics: PwC Employee Financial Wellness Survey, 2023 and 2024 editions.

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