NAVARTH.U

Financial wellbeing, starting with behavior

Understand financial behavior. Build financial confidence. Take action.

Because money stress doesn't stay at home.

Financial stress can affect how employees feel, focus and make decisions at work[1].

NavArth.U helps organizations address financial wellbeing through a behavioral-first approach that gives employees greater self-awareness, financial clarity and practical next steps—without selling financial products. It is a personalized approach that turns financial awareness into actionable direction — not generic financial education.

OUR APPROACH

The program is anchored in NavArth.U's Financial Style Discovery — a behavioral diagnostic that helps employees understand their financial habits, identify blind spots and take practical next steps before they talk numbers.

- **Behavioral-first.** We focus on mindset and habits, not products.
- **Independent & unbiased.** No commissions. No financial products. No cross-selling. Ever.
- **Practitioner-led.** Founder-led delivery model rather than outsourced facilitators.

WHAT'S INCLUDED

- **Financial Style Discovery assessment** — a short assessment that maps each employee's financial behaviors and tendencies.
- **Live group workshop** — a 60–90 minute interactive session.
- **Takeaway toolkit** — a short, practical action guide employees keep after the session.
- **Awareness-to-action clinics (optional)** — confidential 1:1 clinics for employees to translate the insights into personal action.

OUTCOMES

For employees: greater self-awareness, clarity and confidence. | **For organizations:** a differentiated financial wellbeing intervention.

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NavArth.U is an independent, fee-only financial wellbeing practice.



Founded by Milan Dang, with 20+ years of experience across leading financial institutions including JPMorgan, NatWest and ICRA (a Moody's affiliate). Milan holds an MBA from IIM Kozhikode and a B.Tech. from IIT Guwahati.

Let's bring behavioral financial wellbeing to your workplace.

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[1] Source: PwC's 2026 Employee Financial Wellness Survey