**My Opinion**

**McDonald’s Employee Finance Tips**

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**Identify the root cause for McDonald’s failed employee financial training tips**

Apparently, **McDonald’s Employee Finance Tips has failed primarily because the “employees who earn low wage consider it as an insult” (**Schlosser, 2012**). Here is a movement of employees working on low wage who are pushing for a minimum wage and McDonalds introduces Employee Finance Tips, a program that seems to suggest that those employees need a second job. Well, by this suggestion, the fast food company is insulting those workers considering the fact that the employees feel that their efforts however well intended, are not appreciated by the management. These same employees feel that their working atmosphere is horrible as they are pressurized at all times. Besides, these employees often spend their several hours with unsociable customers while the managers make the employee’s work quite difficult. Even after enduring all these, they do not get real benefits irrespective of working even during holidays. In light of these complaints from the workers, you can only expect this finance program to fail terribly like it did.**

**Discuss your approach to revise and revamp the program**

            First off, I would ensure that the complaints of the workers are heard and acted upon by the management. If the employees are feeling that their wage is quite low then they must be feeling the economic heat considering that they are not working under minimum wage. So, basically, I would advocate that the company implements a minimum wage for all these affected employees.

Secondly, I would ensure that these employees get the benefits they deserve more especially when they are working during holidays and weekends. If the employees feel cheated of their benefits, no amount of finance tips would do them any good. So, I would fix that then find ways to revamp the employee finance tips program.

Thirdly, I would revise the suggestion that employees need a second job as per the suggestions of the employee finance tips program. In fact, I would do away with this very suggestion because it makes the employees insulted based on the fact that most of those are working on low wages to start with.

**Discuss an alternative that McDonald’s could use to benefit employees**

An alternative that McDonald's could use to benefit employees is introducing employee benefits package. For instance, at the end of a certain period, say year end, I would suggest that the company introduce a stock option where the employees would be paid part of their salaries for that period in form of company stocks. By doing so would mean a great deal for employees. Instead of them working as employees, they will change their perception of their work and the pressures that come with it when they know that a portion of the work is their own and that they are working to improve the business they own and will expect to reap benefits after some time. In fact, this would be a huge deal for long term employees who would have something to smile about after their long career in the company. Most of these employees will not feel bad even though they are dismissed from work because they understand that they already have something to fall back to after they are laid off.

**Discuss the measures and outcome to evaluate your proposal for item b and**

            First off, employees should be engaged in a discussion by management to understand if they are okay with the benefits package program. If they are okay then they should be made aware that some of their salary or wages shall be cut off to facilitate the implementation of this program. This way, the employees would have been afforded the opportunity to make adjustments to their personal budgets. In fact, some can then decide to take a second job.                Salaries paid to employees vary from organization to organization. Competitive wages, not only helps to recruit and retain talent but more so improves the executive’s satisfaction. Statistics show that a satisfied employee performs well and this goes a long way in meeting the organization’s targets with ease. Therefore, targets met at every stage benefits the shareholders who will be encouraged to invest more in the company. Traditionally, it’s a good practice to award those that have excelled in an activity, this job-based pay structure. A bonus also referred to as a premium is a token of appreciation or an award given to performers. For one to be granted, hard work, determination and a lot of sacrifices must be devoted. It is, therefore, appropriate to honor executives that have exhibited exemplary performance in their line of duty. By doing so, one feels appreciated and the drive to even perform better is cultivated in them. Another way an organization meets the desires of their shareholders is to offer its top-level managers perquisites.

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**Student`s opinion 1**

**Discussion 1**

**McDonald's Employee Finance Tips**

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**Define the root of the problem McDonalds is having**

McDonald’s budgeting analysis was a technique used in order to help McDonald’s employees manage their money for their individual and household expenses. The problem with the proposed budget, is that it didn't correctly depict living expenses for many McDonald’s employees. The hypothetical budget proposed by McDonalds, assumed that an individual had two jobs and their gross income was $25,000 per year. It also proposed $150 a month car payment, $600 a month for an apartment and $20 a month for healthcare. With these highly unlikely estimates, the budget allowed McDonalds employees the ability to save $100 a month and a daily living expense of $27. The problem, of course, is this budget reflects unrealistic costs for these living expenses and omits a lot of vital information. For example, the budget does not take into account state or federal taxes or any deductions taken from a worker’s paycheck for employee benefits.

According to the article “Cost of Living Reality Check”, if we consider an individual who has a gross income of $35,000, about $10,000 of that goes to state and federal taxes and benefits (Burnt, 2007). It is estimated, for a one-person household, that 30% goes toward housing (about $634), 10% to utilities (about $211), and 10% to transportation (about $211). It appears that the proposed living expenses McDonalds suggested and realistic living expenses drastically deviate from one another. There is about a $61 difference for transportation alone, this still does not account for debt repayment, clothing, entertainment, car insurance, and food for an individual (Burnt, 2007). One of the biggest mishaps is that McDonalds failed to include was an expense for food, which of course is a basic necessity for any household (Pennacchia, 2013). It appears that McDonalds did not conduct research with respect to the average worker at McDonalds. It is also apparent that the company is sorely “out of the loop” on costs the average family has to pay.

**Discuss your approach to revise and revamp the program**

I think that to revamp the budgeting tips, McDonalds has to do several things. First, in order to fully present a budget that correctly depicts the income and expenses of families of McDonald’s workers, the company needs to conduct research. Data needs to be gathered in relation to the average household size of these families, their income, how many hours they work per week, whether they have additional means of income, if they receive government assistance (and if so, what programs they are receiving), the expenses they have, and how much these expenses cost. One of the reasons why McDonalds came under fire was due to the fact that executives claimed that these entry-level jobs were the perfect fit for teenagers and students. The problem with this report is that many low-wage workers of the fast food chain are not teenagers but older individuals who are trying to support a household on their income (Berman, 2013). McDonalds executives need to be better aware of demographics of their employees, if they want to have any leverage with general public.

Secondly, McDonalds needs to establish an employee engagement program to understand how they can better compensate their workers. According to the stakeholder model, a company that focuses on the needs of primary stakeholders such as their customers, employees, suppliers etc., has a better chance of sustaining a successful business (Wicks, et al, 2010). If McDonald’s executives focus on the betterment and happiness of their employees, they will find that sales will increase for the business. One way to do this is to increase the wages of these workers. Pelhom Wiley, a McDonalds worker, stated that his paycheck of $8.25 an hour at 40 hours per week, barely covers the cost of his $600 in living expenses (Berman, 2013). Better wages will increase productivity within the company. It will also allow the general public to see McDonalds in a better light, because sometimes patrons of the fast-food chains are less likely to support the company when wages of workers are low.

**Discuss an alternative that McDonald’s could use to benefit employees**

McDonalds needs to implement an alternative that allows their employees to greatly benefit. One way they can do this is through the profit-sharing methodology, a greatly advantageous practice that we have seen Starbucks use for their stores. Profit sharing, is a system in which employees directly receive a share of the profits (Heathfield, 2016). It is a highly beneficial method in which it emphasizes the importance of stakeholder happiness and helps to drive productivity and profitability of the firm. Profit sharing encourages the concept that everyone is working cohesively to achieve the same goal, and employees are rewarded greatly as well (Heathfield, 2016). This will also boost morale of employees, because they would feel that they can truly make a difference in their income. Employees who are par-taking in the profit sharing system, will want the company to succeed because they have stake in the firm (Heathfield, 2016). This will be greatly beneficial because through this system, productivity will increase along with the happiness of their employees.

**Discuss the measures and outcome to evaluate your proposal for item a and b above.**

In order for McDonalds to conduct research, to revamp their system, money will need to invested to conduct this research. This, of course, will come at the expense of the company, but it will ultimately be of great benefit to the firm. R&D is highly important in the success of any global company, and in order to effectively compete companies need to conduct research to gain knowledge of new products, technology, and services. R&D drives innovation, which is the cornerstone of any business. The R&D will need to be conducted wide scale, as all McDonalds chains will need to conduct the research, because minimum wage varies from state to state. After this research is conducted, McDonalds can implement a revamped budgeting plan for their employees, as well as encourage employee engagement and satisfaction.  Similarly, the profit-sharing system might need to be implemented wide scale as well, but, at least initially, the

company might want to do pilot projects in areas of the country that are highly impoverished. By doing this, McDonalds can analyze weather this system is the best for the company, without having to change their strategy all at oBottom of Form

**Student`s opinion 2**

**Discussion 2**

**McDonald's Employee Finance Tips**

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The root cause for the failure of McDonald’s employee finance tips is the inappropriate focus on the low wages of the employees rather it focused on an average wage earner.

**My approach to revise and revamp the program:**

I will use a seven step approach to revise the program; at first I will find the right problem to solve, McDonald’s finance tips focused on the future without looking properly at all the possibilities in the issues facing the employees. I will then define the problem which is financial management problems due to low wages among employees with an aid of a range of questions to help in the next step of analyzing the problem (Gick, 1986). My next step will be to analyze the problem; a detailed analysis of current situation among the employees will be done with a consideration of using Reg Revan approach of asking questions. My fourth step will be to develop possibilities, with the right questions at hand and having known the problem I will then look for a wide range of possible ways to solve the problem. My fifth step will be to select a solution which comes up as the best; I will filter my solutions based on their operational validity, economic validity and personal commitment. My sixth step will be implementation with the three “who’s” in mind. My last step is evaluation; I will look at how effective the solution is on the problem and how I carried out the steps of solving the problem.

**Alternatives McDonald’s will use to benefit employees:**

There are a number of alternatives that McDonald’s will offer the employees and such include, providing childcare services to the employees, these will help cut costs for those employees with children. Also adjusting the working schedule can prove beneficial, for example working for longer than usual hours for specific days in a week so as to have a shorter week in turn reducing commuting costs (Hicks, 2013). Another alternative will be offering discounted gym membership to employees, considering the type of food company they work at aging comes at a higher than normal rate thus need to go to the gym arises thus by discounting the same it will cut costs for the employees. Offering company meals will also aid in cutting costs for the employees especially with the fact that this is a food company all meals of a day can be provided for the employees thus the low wage use on food will be cut. The company can also offer discounts for employees on items they purchase from the company this could save a coin somewhere. The company can also offer tuition assistance: this is for those employees interested in furthering their studies thus will have helped them cut costs. The company can also offer professional development services to their employees which is important for their career development and the company in the long term. The company can also sponsor recreational sport activities which will enhance team work and also offer the employees bonuses.

**Measures to evaluate the revised proposal for problem solving:**

I will educate the employees about the alternatives so as to get informed and understand that the offers are given to them by the company. This will enhance their understanding that the company has played a role in solving their financial management problems. I will also find out to which extent the problem was defined and identified correctly. I will also determine if there was correct identification of the root problem. I will review the consideration of all the data in the decision making process (Gick, 1986). I will look into the prioritizing of the solutions and if the solution was the best among all the others. I will also do an evaluation on the resources used in the identification of the appropriate solution. I will also consider the responsibilities of the problem solving procedure and if they were assigned to the right individuals. I will also evaluate the success of the implementation of the solution and whether side effects did not prop up.

**Student`s opinion 3**

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**Discussion 3**

**FIN 620 – McDonald’s Employee Finance Tips**

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**A.**    **The root cause of the McDonalds problem**

The McDonald’s set up employee budget website with samples of how to prepare a monthly budget. This was designed to help their employees prepare budgets from their earnings. This strategy instead drew a lot of criticism. The website failed because the figures were really unrealistic; the figures for health insurance were very little and far much exaggerated. There is no place in the USA where a citizen can buy health insurance at $20 dollars. The sample budget in that website proved that their employees earn peanuts despite the hard work and the hot kitchen at the fast food outlets. Generally, the budget could only suite employees with second jobs; those working only at the McDonald’s could accrue debts in daily expenses as per the budget website. The single mothers were also disadvantaged as they were negatively impacted by the estimated budget. The sample budget proved that fast the food giant employees cannot survive with what they earn.

**B.**    **An approach to revise and revamp the program**

To enhance revising and revamping the program I would define its problems. The employee budget website is the cause of conflicts. Then I would check the numbers of people affected with the website, for instance, it has drawn a lot of critics meaning the numbers affected are steadily high. This kind of information collected will bring the question of why has the website drawn a lot of critics. Noted in this case, is the over exaggerated sample budgets as the rent standing at $600 dollars for the McDonald’s employees meant that one had to live in a small room or have a roommate for survival. Therefore, I will have to evaluate ideas on how to find the solutions to the problem, regarding this problem it would be advisable to come up with accurate estimates that suit the earnings of the employees. After finding the solution and implementing it the next step would be reviewing the effects of the new revised budget website, if there is no positive feedback then I would again begin the problem solving until I find possible solutions (Shiba and David, 5).

**C.**    **An alternative that McDonald's could use to benefit employees**

Instead of setting up an employee budget website, the McDonald’s could have gauged offered financial tips to employees in proportion to their income.  However, having the budget expense was not a bad idea, the problem was that it was over exaggerated and spoiled the reputation of one of the most admired fast food business. The budget website literally meant that its employees could not survive working for them. It would be advisable that the McDonald’s set up a strategy to directly train and educate their employees on how to spend their earnings to avoid unwanted debts in meeting their basic needs. This training could benefit the employees without generating critics from the public and the mainstream media.

**D.**    **Measures and outcome to evaluate the proposal for the item b and c above**

Both the proposals in the items b and c are ways to solve the existing problem at the McDonalds. For instance, in both items, to evaluate their outcome, I would collect data to confirm if the critics are as many as they were before revising the program. If the number has reduced that would mean some of the critics had welcomed the idea. My next step would be to ask those opposing the program what is it that is wrong or right with the revamped program. I would then act on the wrongs and strengthen the right. This will help avoid critics and the set the company’s program right and beneficial to all the McDonald’s employees (Shiba and David, 5).

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**Student`s opinion 4**

**Discussion 4**

**McDonald's Emolyee Finance Tips**

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1. **The root cause of the McDonalds' problem**

McDonalds, in collaboration with visa, created a budget help website where they put up sample budgets to help their employees better manage their finances. The intention of McDonald’s management was to help their staff achieve their financial goads. However, this attracted a lot of uproar from the public. The budget did not seem realistic and could not possible be personalized for the most part.  First, the budget was had two jobs- 1st job and 2nd job, meaning that the company expects for its staff to look for other opportunities to supplement their incomes from McDonalds. Second, it has a budget line of $20 for health insurance- which is clearly unreasonable and far less than the monthly average health insurance rate of $250 per person.  Third, the budget does not include any lines for childcare, groceries, clothing, gas and even emergencies all of which are equally important.

**B. An approach to revise and revamp the program**

An approach to revising and revamping the program will entail a thorough analysis of the root cause of the problems which will also typically involve conducting some sort of needs assessment. The problem with McDonalds approach here is that they developed a program without getting the buy-in and input the employers. The users of any program are the best advocates for it. They define their problems and help develop solutions to mitigate the problems. The first step to revise and revamp the program is to reach out to employees and learn about the problems. Management may not completely understand what the problem is – the breadth and scope – unless they hear from the people affected.

The second step will be to collect information from staff, stakeholders and other partners. This information, may include data on current average income, and expenses of employees, factors contributing to the dis-satisfaction with the sample budget including micro level, macro level, organizational, institutional, etc.). This information then must be further analyzed to understand why they exist. Such analysis may include simple descriptive analysis to understand distribution and important pattern, correlations to better understand how variables and factors are related and regression analysis to understand causality or associations. These results of these analysis will guide planning of solution.

The next step will include sharing the results with employees and stakeholders, explaining how factors are connected and how these information may probably inform revamping of the program. This will generate more input from employees and stakeholders, which can then be used to improve the existing program. Once the program is revamped, it will then be pilot tested with a representative sample of employees to further identify and address bottlenecks. After this, it can be scaled up, with continuous monitoring, evaluation and redressing.

**C. An alternative that McDonald's could use to benefit employees**

Alternative methods that McDonalds could use to benefit the employees must come by partnering with employees to determine what works best for them. It may include setting up quarterly financial coaching sessions, developing a savings allotment program in which employees select allotments that best suits their financial status, so that the company can then remove these allotments from their paychecks before it gets to the employees. The allotment can then either be paid into an employee’s savings account or kept as part of a 401k. While McDonalds had a great goal in mind, they could have worked on this project in partnership with employees. Furthermore, the sample budget revealed that employees could not live on one salary. A great alternative may be to look at how employees could earn more, or incentives that can help bring their monthly bills/expenses down. This may include employee discount for phone bills, employee vouchers/discount for groceries, or provision of onsite childcare services

**D. Measures and outcome to evaluate the proposal for the item b and c above**

The proposal from b and c may be evaluated through both a process and outcome evaluation process respectively. For process evaluation, management could examine each steps that was taken in identifying and solving the problems- to determine what output and value of each were and how each step contributed towards the overall outcome. The outcome evaluation for c will look at each of the alternative measures/programs implemented to determine how the program changed the situation of the employees. This is usually done by looking at pre and post implementation data to see how key indicators have changed between the two timelines.

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**Student`s opinion 5**

**Discussion 5**

**McDonald's financial training tips**

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**The root cause for McDonald's failed employee financial training tips**

The root cause for McDonald's failed employee financial training tips is that the employees minimum wages are not substantial enough to survive on or to make a living off , other causes include the fact that  McDonald's came up with the financial training tips on the assumption that the employees had two jobs, and were earning at least $ 25,000 per year, which clearly indicates that you cannot survive or make a living off  working at a minimum wage for Mcdonald's because according to the census bureau the median annual income is $18,000 if the employee can get full time hours , the training tips were off the mark or unrealistic because the company did not do the research to find out how an actual person earning a minimum wage would survive or what his/her needs would be, thats clearly shown in their budget sample that states  $ 20 dollars would be for health care , while in reality according to ( Forbes ) the  average national health insurance premium for an individual is $ 215 per month in the USA as far back as 2010 , moreover their own insurance plan for the employees is $14 dollar a week, the budget sample also suggested that the rent would cost $600 while in reality that would mean the employee had to get a very small apartment or  get a roommate because according to (The Atlantic ) as at the end of 2012 the average rent in the U.S. was $1048 a month , the budget also stated that heating would cost $50 which was unrealistic especially during winter and summer , the budget also ignored expenses from child care, gas , clothing, entertainment or recreational activities and even food which is a basic necessity.

**a) My approach to revive and revamp the program**

In my approach i will use the 7 steps of problem solving and the 1st step is defining the problem which i have already established is that the wages or income of the employees are not substantial enough to survive on, then i will move to the 2nd step which is data collection, i will collect my data using a random sample of employees by having sit down session with them and finding out directly from them how they make it work on such wages, find out what are their most important needs, what their monthly spending on average is , any suggestions that they might have on how best to assist them with their needs, use questioners that have structured questions that would point me in the direction of how best to handle the matter at hand e.g. whats are the most affordable neighbor hoods that employees can live in that would ease up on commuting fares or gas fares etc , 3rd step is cause analysis, find out why they are having this problems, is it because they are not well educated, living standards are too expensive ,is it due to lack of government support or corporate support etc, 4th step solution planning and implementation, i would formulate the best solution as a result of the data i collected from the employees and create a financial tips program of an average McDonald's employee on minimum wage with one job, on full time 40 hours  a week basis , the 5th step is Evaluation of effect, i would evaluate the effect of the newly revamped financial tips program by getting feedback from the employees of what they think about it , whether it was realistic, doable, easy to understand, and a close projection of the average minimum wage earners of McDonald's , the 6th step is standardization,, if all is good and the Financial tips program gets positive feedback i will sit with other heads o f departments and share with them the process and and outcomes and see how we can implement it or use it in other departments or other branches of the company , and the 7th and final step is evaluation of the process,  i will gather feedback from the research team and employees addressing what we did best, what  we did poorly, what can be improved , what are the positives we should repeat next time, etc and with this information it will be helpful the next time company has a problem to resolve .

**b)Discuss the Alternative  that McDonald could use to benefit employees**

I think the best Alternative for McDonald's to adopt is profit sharing , this way its a win win situation for the company and the employees , because the employees revenue gets to improve as a result of investing in them, employees feel included, part of a team, togetherness, and  the job security that comes as a result of profit sharing will motivate the employees to do better thus ensure continuity of the business, other alternatives would include , modifying  salaries based on employees geographic location , meaning McDonald can adjust the salary portions to reflect the local cost of living , so that employees living in more expensive cities are not penalized e.g. the living standards in New York are very high , as well as Maryland especially on housing and Rent, as compared with other states like Atlanta, Oklahoma etc , food is cheaper in New Jersey as compared to Maryland , another alternative would be to provide the employees with a staff bus that would pick them and drop them at specific locations for free, this would greatly ease money spent on transport commuting to work, another alternative is that McDonald's should increase their employees salary's based on their competitor , this would retain employees and keep them motivated , every few years the company should determine what their competitors are paying their employees and adjust their compensation and salary plans accordingly, the company can also start up college scholarships for best performing employee's , this will motivate the employee's to work harder in order to get better education which leads to better paying grade, lastly the company should just increase their pay because it is clear without a shadow of doubt, that its impossible to survive on McDonald's minimum wages without intervention.

**c) The measures and outcomes to evaluate your proposal**

I would evaluate my measures , solutions and outcomes by gathering feedback from the employees and the research team , as for the profit sharing i would give it a test run of two months and see how its doing , is it positively contributing to the employees well being, have the demonstrations and dissatisfaction outbursts decreased, as for the increase of employees salary based on geographical location, competitors pay, introduction of a staff bus to help with commuting bill/gas bill, this could be evaluated on a three months basis where feedback will be collected from employees and their supervisors to find out if it is helping, or what could be improved  concerning this measures, if all is well then another evaluation could be done in another 6 months,  Research and feedback from employees is paramount because only they can tell you what their biggest needs are and what they need the most in order to thrive,  businesses are no longer just profit oriented but are leaning more towards corporate social responsibility and being consciously aware that employees are the first customers of the business, this solution's may not be satisfactory for every employees in McDonald's because they are very diverse, with members of staff being a mixture of high school students, college students, to Adults with families but hopeful it will be helpful and beneficial to the majority of the employees.

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**Student`s opinion 6**

**Discussion 6**

**McDonald’s Employee Finance Tips**

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**Root cause of failed employee financial program**

The root cause of Mc Donald’s failed employee financial training tips is that the website is offering advice which is not realistic in nature. As stated in the video, the median annual income as per censor board is $18,000, whereas the worker who worked for last ten years at McDonald’s is getting $11,400 annually. Given in the budget is $150 for the car payment, $20 for health insurance and $600 for apartment rent. The budget stated is the lowest as per the finance advisors.

**How to revamp the program**

It is true that no insurance company offers health insurance at $20. In same manner $600 for rent is the lowest. To revamp this program, McDonald’s should have advice from industry experts so that budget framed can be realistic.

**Alternative to benefit employee**

The alternative to benefit employee is that McDonald’s should focus on the improvements to be made in the budgets instead of creating the low amount budgets. For example, if an employee is paying $60 for his or her health insurance, then the McDonald’s should lay a plan where their employees can buy the same health insurance at low prices, say $40. (Läubli, 2015) They should focus on providing suggestions to their employees, how to cut down the expenses. Simultaneously, McDonald’s should have tie-up with firms like insurance, financing companies to help their employees in getting things at low prices. (Applegate, 2008)

**Measures and outcome**

The proposal stated above is realistic in all aspects. With this McDonald’s will be able to gain the confidence of their employees. Moreover, this will also help their employees to cut down certain expenses to insist savings.

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