

Stressing about money problems can affect your work, relationships and even your health and well-being! Learn how to better manage your money, reduce debt and save for the future with exclusive access to online tools, workshops, and resources, plus one-on-one telephonic help from a financial or legal specialist, to lower your stress so you can focus on other important matters in your life!

## Online resources at your fingertips:

- Calculators for car loans, credit payoff, mortgages, taxes, investments, savings, and retirement
- Articles on dozens of financial, legal, and insurance topics including debt elimination, bankruptcy, identity theft, real estate, investing and more
- Webinars on estate planning, managing life transitions, paying for college, budgeting
- **Downloadable forms** for taxes, wills, personal finance and other financial matters
- Financial Fitness Center view over 200 online tutorials to help you make sound decisions about choosing benefits, health and life insurance, investing, saving, paying student loans, planning retirement, buying a home, and more!

## Telephone consultations to help you make informed decisions about a specific issue:

- Financial specialists can discuss debt management, life insurance needs, college funding and more.
- Legal specialists can discuss bankruptcy, estate planning, real estate, family law issues, criminal, motor vehicle law, and elder law.

**888.293.6948** Email: answers@HealthAdvocate.com

Web: HealthAdvocate.com/standard3

## In a crisis, help is available 24/7.

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