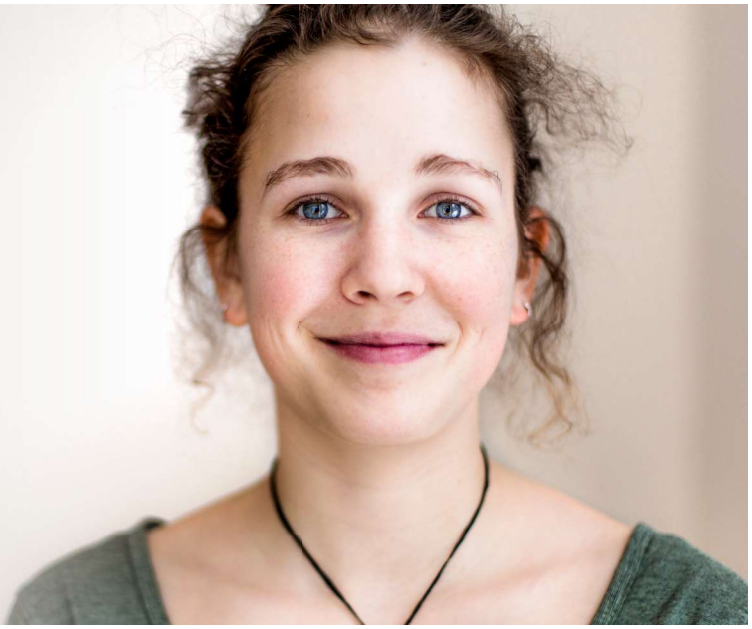
The “How do I save for college and retirement?” Program.

Real support for real life.



Planning financially for the future is a priority for most people. But it can also be stressful when you find yourself faced with issues that you have neither the expertise nor the resources to solve.

Luckily, you have both at no cost to you through your Employee Assistance Program (EAP)[1] offered by your employer.

You can get a referral to a qualified specialist for a free 30-minute financial consultation per topic, by phone. Most issues can be resolved within the initial call, but additional telephone support is available, if needed. In addition, when you take advantage of this service, you’ll also receive 25% off tax preparation software which includes access to expert guidance by tax professionals.

We’re here to listen.
Contact us any day, anytime.

For assistance
any time, call (888) 736.7009
TTY/TDD users call 711

Employer ID EASE
(for initial registration)

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Speak with a specialist who can offer helpful tips on a wide range of topics, including:

+ Debt counseling
+ Credit management
+ How to reduce living expenses
+ Budgeting techniques
+ Reverse mortgages
+ Cash flow analysis
+ College funding
+ How to order and read a credit report
+ Restoring credit
+ Correcting a credit report
+ IRS problems
+ How to negotiate a late car payment
+ IRA rollovers
+ How to negotiate a late utility bill
+ Divorce planning
+ Social Security benefits
+ Retirement planning strategies
+ Financing a small business
+ Writing a business plan
+ Explaining stock options
+ Benefits of 401K investing
+ Pros and cons of Internet stock trading
+ Strategies for buying insurance (life, health, auto, homeowner's)
+ Understanding annuities and bonds
+ Savings bonds concepts
+ Cars: Buying vs. leasing
+ Certificates of deposit (CDs)
+ Understanding credit unions
+ Flexible spending accounts (FSAs)
+ How to establish credit
+ How to choose a financial planner
+ Home refinancing
+ Saving for financial emergencies
+ What to do if securities fraud filing is suspected
+ Student loan consolidation, default and payment options
+ Money market funds
+ Tax planning and preparation with 25% discount
+ Medicaid
+ Medicare
+ How to choose a mutual fund
+ How to negotiate a late mortgage payment
+ Explanation of poor credit history with credit bureaus
+ How to find a lower interest rate credit card
+ Strategies to help prevent automobile repossession
+ Strategies for buying homeowner's insurance

1. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Program availability may vary by plan type and location, and are not available where prohibited by law.

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