



serving those who serve us

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Introducing: Tools for Tough Times

No doubt about it – we’re living in some tough financial times. Recent headlines tell the story:

- “Americans Drove 9.6 Billion Fewer Miles In May Than A Year Earlier.” – *The Washington Post*
- “World Food Price Rises Set To Hit Consumers.” – *The Financial Times*
- “Winter Home Heating Costs Could Spike 10 to 20%” – *USA Today*
- “Housing Foreclosures Now 7,000 Per Day; Up 184% From One Year Ago – *National Public Radio*

But there’s good news also! Your Employee Assistance Program has created a new financial component that we call Tools for Tough Times. These financial resources can be accessed online at your EAP Information Resources® Website or by simply picking up the phone and contacting an EAP counselor. A peek inside the “toolbox” reveals a huge medley of moneysaving ideas as well as a comprehensive listing of organizations that can help with even the most serious financial challenges. Be sure to check out:

- **GasBuddy.com:** Can help you find cheap gas prices in your city of anywhere in the nation. It is a network of more than 181 gas price information Websites and offers the most comprehensive listings of gas prices anywhere.
- **Deal Catcher:** Hundreds of online coupons, close-out prices, special deals and discounts on everything from boxed wooden hangers to office supplies to high fashion clothing by well-known designers
- **Farmers Market Search:** The freshest produce at the lowest prices! The U.S. Department of Agriculture’s nationwide directory of local farmers markets
- **50 Ways to Save Money Every Time You Shop:** Here’s but two ideas – Eat before you shop and save \$20 to \$50; Avoid purchases at the check-out counter. Why pay 85 cents for a pack of gum when you can buy a multi-pack for just a little more?
- **Energy Star:** This joint program of the U.S. Environmental Protection Agency and the Department of Energy lists qualified appliances and products that will save you hundreds of dollars in annual energy costs while qualifying for federal tax credits
- **Instant Annual Credit Reports:** By accessing this free, secure site, you can receive your current report in minutes
- **Foreclosure Rescue Scams:** Sound too good to be true? Don’t sign on to any “rescue” plans, no matter how legitimate they seem, without first consulting this site
- **Financial Calculators:** To lease a car? To purchase a car? To rent a home? To purchase a home? Don’t make a move before using these simple tools.

Your Employee Assistance Program is staffed by professional counselors who care about you and will assist you in locating the most reliable and relevant financial resources to impact your personal situation. No matter how serious or desperate your personal financial situation may seem, we are dedicated to providing you with hope, reassurance and guidance. Your privacy is always respected and your dignity is always respected. Don’t just *worry* about your financial challenges; partner with your EAP to *attack them* in a logical, thoughtful manner!