

Money matters!

For many people, the early months of a new year are a perfect storm of financial stress: holiday bills are due, tax season is looming, and best-laid resolutions to save more and spend less are already fraying. Recent research reveals the scope of the problem: nearly a third of Americans don't have a savings account and nearly 40% don't have money put aside should an emergency or income disruption occur. In other words, about one in four of us is a single paycheck away from poverty!

If establishing a more secure financial footing is something that's on your bucket list, your EAP can help in two ways. First, you can access a broad array of financial programs to help you gain control and improve your financial picture. Second, there are many free, money saving benefits for you and your family members, enabling you to stretch your dollars. Here's just some of what your EAP has to offer:

Certified Financial Coaching: Get help with budgeting, credit, debt, savings and money management through telephonic coaching provided by certified professionals. Set financial goals and get the support and guidance to reach those goals.

200+ Personal Finance and Investing courses: Take charge of your finances at your own pace with online finance courses. Access financial assessments and test financial scenarios with 167 calculators in the financial section of your self-help EAP website.

Free classes and discounted degree programs. Access to dozens of professional and personal development courses online at no cost. Get discounts on degree programs at premier institutions of higher learning.

Discounts on health & fitness programs: Tap into discounts on popular health, wellness and lifestyle programs, including LA Fitness, Jenny Craig, Healthtrax Fitness, Nutrisystem and Apex Nutrition.



Budgeting and consumer tools: *Tools for Tough Times* provides resources to help you do more with less. Find local rideshare programs, get ideas for saving money on groceries, find energy rebates and more.

Free counseling: You and family members who reside in your home or dependent children up to the age of 26 have telephonic access to a professional counselor for "in-the-moment" assistance. Get help for grief, depression, substance abuse, caregiving, or any other issue that causes you concern.

Free certified coaches. Accessing a professional life coach is costly, but your EAP offers many free coaching programs, from navigating the home buying process and practical decisions around retirement to dealing with student debt and managing workplace conflict. We even have coaching for learning basic yoga and relaxation techniques.

Free or discounted professional services: Need legal help for a non-work-related issue? Get a free telephonic consultation with an attorney and up to a 25% discount if you need to retain an attorney. Get discounts on a network of financial planners to help with retirement planning, college funding or other financial issues. You can also access professional credit counseling and debt restructuring services.

Explore these and other free tools and benefits online 24-7 by logging in at www.UnionAP.com or call us if you need help!