



Supercharge your New Year's Resolutions with a Coach

Every year, about half the nation's population starts with one or more resolutions. Resolutions are all about change and self-improvement, either stopping bad habits or trying to develop good ones. But change is not easy. Even with the best of intentions, by mid-year, fewer than half of the people who made resolutions are sticking with them. Here's an idea to help you make and keep important resolutions to improve your life: Work with a coach.

Your MAP offers certified professional coaching in 18 areas. Could engaging with a coach help you?

Yes if:

- **You want to achieve a goal.** You seek a promotion at work, aim to buy a house, want to improve your marriage or simply get more out of your workday.
- **You want to solve a problem.** You want to get out from under debt, reduce conflict or stress in your life or recover from a setback.
- **You want to grow and learn.** Your life is going well but you'd welcome change, new challenges and seek to make life even better.

Learn more about Coaching benefits by logging in to www.UnionAP.com or call us at **1.800.252.4555**.

When Should I Take the Car Keys Away from my Elderly Parent?



Perhaps you've been putting off dealing with difficult decisions related to an aging love one, but it's something you need to tackle in the new year. Aging parent issues and all the related difficult decisions are a worry for many of our Members. Explore our online library of aging and eldercare issues in our online Caregiver Resources or talk to a counselor to get help at key decision points. We can help you find community resources

and information on medical and home care needs. Be sure to check out our Elder-care Locator for resources near you.

Financial Calculators

Did you know that your online MAP help center has dozens of calculators to help you test various financial scenarios?

- **Should you buy or rent?**
- **How can you pay your credit card off sooner?**
- **How much do you need to save to buy a house, finance college or retire comfortably?**

Explore the 164 calculators to test these and other financial scenarios to improve your budgeting and better manage your money.

Member Spotlight

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“I was pleased with the prompt service and helpfulness of the counselors involved. I appreciated the follow-up to make sure the counselor I was set-up with was satisfactory.”

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“I appreciate the professionalism and promptness I received from MAP. I was happy with your choice for guidance in my life.”