

## Feeling Money Stress? Your MAP Can Help

When it comes to stress, money worries top the list for many people. A study by Your Money Line revealed that more than 43% of participants said they felt financial stress monthly. Generation Z and women reported the highest stress levels, with 26.2% of Gen Z and 22.9% of women reporting that they *always* felt stressed about money. Many reported that money worries led to postponing significant life milestones, such as retirement, home buying, and starting a family. Financial anxiety often triggers a domino effect: those experiencing high financial stress frequently struggle with depression, anxiety, and health problems.

### Here are a few best practices to reduce money worries and get your financial house in order:

*Educate yourself about money and finances*

- Build and follow a spending budget
- Track household spending monthly
- Work to reduce debt
- Find ways to spend less
- Save every pay period
- Create an emergency fund
- Save for long-term goals like retirement and children's education
- Review insurance needs and keep beneficiaries updated
- Learn about common types of financial fraud and scams
- Ensure online security to protect financial accounts
- Check credit scores annually at [AnnualCreditReport.com](http://AnnualCreditReport.com).

Your MAP has a wide variety of financial benefits and tools.

### These include:

- **Certified Financial Coaching:** Get help with managing debt, home purchasing, saving and spending, retirement planning, and creating a budget.
- **Personal Finance and Investing courses:** Take charge of your finances at your own pace with online finance webinars and courses.
- **Self-Help Financial Tools:** Access a variety of articles on money-related topics. Don't miss Tools for Tough Times, which offers money-saving ideas and resources to do more with less.
- **Financial Calculators:** Test financial scenarios to weigh potential outcomes, such as buy vs. rent, debt paydown, investing, loans, and more.
- **Lifestyle Savings Benefits:** Explore thousands of discounts, rewards, and perks in a variety of categories from your favorite brands.
- **Counseling & Coaching:** If money worries affect your mental health, tap into counseling and coaching benefits for stress management or dealing with life issues that may be contributing to money problems.

Explore these and other free tools by logging in at: [www.UnionAP.com](http://www.UnionAP.com) or call **800-252-4555** for help!

## Tax Time Tips

- You know it's tax season because the fraudsters are out full force trying to intercept tax returns, and thieves are very creative about finding new ways to steal. Don't fall for [tax scams](#).
- Individual federal income tax returns are typically due by midnight on April 15, unless the date falls on a weekend or holiday. State tax deadline may vary so check with [your state's Department of Revenue](#). The IRS offers a handy step-by-step guide on [How to File Your Taxes](#).
- Have you been victim of a disaster? Check [Tax Relief in Disaster Situations](#).

## Featured March Webinar



### Developing Critical Thinking Skills

The ability to make good decisions quickly and to creatively solve problems is what sets some people apart. Learn to cultivate critical thinking skills in this webinar.

To access this webinar and related resources, simply log in to [www.UnionAP.com](http://www.UnionAP.com) during March.



# Spring Training

There's never a bad season for personal and professional development, but why not challenge yourself to make a little extra push for Spring training? Choose from thousands of training topics – new ones are added monthly. We offer a few suggestions below. Simply click on “**Member Login**” at [www.UnionAP.com](http://www.UnionAP.com), sign in, and click on the comprehensive training library in the “**Training Center.**”

- **Personal Financial Health: Establishing Goals You Can Keep | Course ID: SVL\_1020542**  
In this 8-minute video lesson, learn how to create financial goals that meet SMART criteria: specific, measurable, attainable, relevant, and time-bound.
- **NEW! 5 Ways to Prioritize | Course ID: SVL\_1022877**  
In this 8-minute video lesson, learn five methods/tools for prioritizing tasks to help better manage your busy life: the urgent/important matrix; the effort/impact matrix; the 5/25 rule; the ICE scoring method; and the Ivy League method.
- **Making Better Decisions with Framing | Course ID: SVL\_102325**  
This series of 11 short video lessons (5-7minutes each) will teach you what framing is, how to know when it is being used on you, and how to effectively use it on others to achieve better outcomes.

## Key March Dates

- [National Nutrition Month](#)
- [National Kidney Month](#)
- [MS Awareness Month](#)
- [Colorectal Cancer Awareness Month](#)
- [Brain Injury Awareness Month](#)
- March 2nd-8th – [National Consumer Protection Week](#)
- March 3rd – [World Wildlife Day](#)
- March 8th – [International Women's Day](#)
- March 9th-15th – [National Sleep Awareness Week](#)
- March 16th-22nd – [National Poison Prevention Week](#)
- March 17th-23rd – [National Drug and Alcohol Facts Week](#)
- March 20th – [First Day of Spring](#)
- March 26th – [Purple Day for Global Epilepsy Awareness](#)

## Accessing Your MAP Training Center

1. Go to [www.UnionAP.com](http://www.UnionAP.com) and click the **Member Login** button.
2. If you've already created an account, log in with your Username/Password.
3. If it's your first time, click **REGISTER** to create your Username and Password. **You only need to register once.**
4. Click the **Training Center** and then choose **Comprehensive Training Library**.
5. In the Search bar at the top of the screen, type the course code or search for a topic.
6. Click the course icon and click the **Play** or **Start** button to begin.

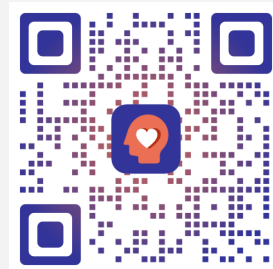
**To get a certificate:** View the course and take the quiz. Not all courses require a quiz, but if so, you must score at least **80%** for a certificate. To download your certificate to your computer, click the ribbon icon below the right corner of the video.

## Scan to Learn More!

Explore more of your member benefits



Download Talkspace Go for iPhone or Android



### How to Scan A QR Code:

1. Open the camera app.
2. Select the rear-facing camera in photo mode.
3. Center the QR code you want to scan on the screen and hold your phone steady for a couple of seconds.
4. Tap the notification that pops up to open the link. (You will need to be connected to the internet to do this.)



98% Member Satisfaction Rate

www.UnionAP.com | 800.252.4555