



Strengthen Your Financial Future

March falls right in the heart of tax season, one of the smartest times of year to take a closer look at your overall financial health. Filing your taxes puts your income, expenses, and savings into focus, making it an ideal moment to step back, reset priorities, and plan for the year ahead. Let tax season be more than a deadline - use it as a springboard toward greater financial control.

Start by reviewing where your money is going. A quick budget check can help identify “leaks,” such as subscriptions you no longer use or expenses that have quietly crept up. Even modest adjustments can free up cash for savings or debt reduction. If you get a tax refund, use part of it strategically to build an emergency fund, pay down debt, or jump-start a long-term goal. Next, think about your financial goals for the year ahead. Do you want to reduce credit card balances, boost retirement contributions, or better manage monthly expenses? Set one or two realistic goals and break them into manageable, achievable steps.

Finally, remember that you don’t have to figure everything out on your own. Your EAP has a wealth of financial tools to help with budgeting, debt management, and long-term planning, especially during times of economic uncertainty.

These include:

- **Certified Financial Coaching:** Get help managing debt, purchasing a home, saving and spending, 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.HealthCareEAP.com or call **800-252-4555** for help!

Discover the Power of Nutrition!

March is National Nutrition Month, sponsored by the Academy of Nutrition and Dietetics. This year’s theme is “*Discover the Power of Nutrition*,” focusing attention on the importance of making informed food choices and developing sound eating and physical activity habits. Explore their site to find weekly themes during the month, as well as [nutrition tip sheets](#) and [healthy recipes](#) that offer nutrition and variety.

★ Featured



March Webinar

Do Your Bucket List: 7 Ways to Up Your Focus on Things that Matter

Whether it’s running an iron man, meeting somebody, or losing ten pounds, we all have things we want to accomplish in life. But it’s easy to lose focus on personal growth in the rush of daily life. Get inspired by these seven practical strategies designed to help you prioritize that next bucket list item.

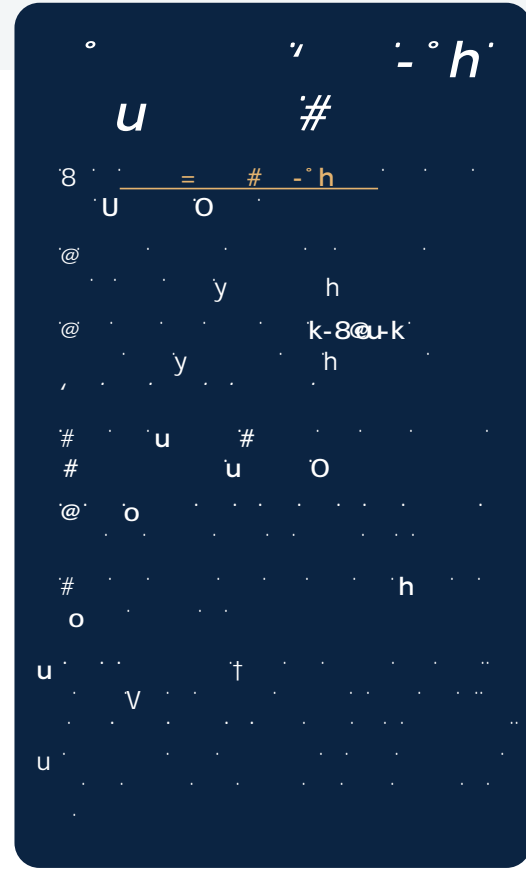
To access this Webinar and related resources, simply log in to www.HealthCareEAP.com during March.



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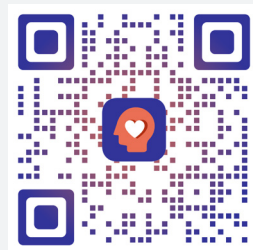
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