



Financial Consultation

Do you need help getting your finances in order? Talk with a top-rated financial professional and/or licensed CPA about financial issues including credit counseling, debt and budgeting assistance, retirement planning, tax planning and more. The EAP provides you and your family members with one 30 minute financial consultation per issue at no cost to you.

EFR can help you:

- **Prepare your taxes** – Receive assistance with tax preparation and resolving tax issues.
- **Develop a spending plan** – Receive an analysis of your budget with a goal of developing a realistic spending plan to help you achieve current and future financial goals. The analysis will include advice on maximizing income and reducing expenses, as well as managing the use of credit.
- **Rebuild your credit** – Receive a credit report analysis that gives an overview of your credit report and credit score with tips on strategies for improvement.
- **Get out of debt** – Receive an analysis of your debt structure to ensure you are managing debt in the most effective way possible; including direct access to non-profit credit counseling services.
- **Deal with garnishments** – Discuss garnishment prevention or cash flow management in the event a garnishment has occurred.
- **Analyze your retirement plan** – Receive a hard copy financial planning report that analyzes your existing retirement investments to see if you are on track to achieve your retirement income goals.
- **Review your 401(k)** – Use an analysis tool to help you choose the right mix of mutual funds in your 401(k) plan with regards to your investment goals.
- **Buy a new home** – Receive advice and analysis strategies for buying a home, as well as information on first-time homebuyer programs.
- **Refinance your mortgage** – Receive information on how to use refinancing to lower mortgage payments, eliminate private mortgage insurance, get cash for a home improvement project or pay off high-interest rate credit card debt.
- **Analyze college funding** – Receive a financial planning report that analyzes your current investments for college in relation to costs for higher education in the future.

For any of these options, in the event ongoing assistance is needed you may choose to continue working with your designated financial professional for an additional fee. Continuing service provides you with unlimited access to your financial coach on a month to month basis. Referrals to local providers are also available.

The EAP is your 24/7 direct line to free, confidential and professional help when you need it.