Your financial benefit helps with

**Developing a Spending Plan**
Develop a realistic spending plan that incorporates current and future financial goals. Receive an analysis of your budget and advice on maximizing income, reducing expenses, as well as managing the use of credit.

**Rebuilding Your Credit**
Offers an analysis tool that gives an overview of a credit report and a credit score. Learn strategies to improve your credit score.

**Getting out of Debt**
Provides an analysis of your debt structure to ensure you are managing debt in the most effective way possible. Learn strategies for credit challenges including direct access to non-profit credit counseling services.

**Tax Levy / Wage Garnishment Resolution**
Receive a free 30-minute consultation with a Tax Levy Resolution Specialist who can review your current tax problem. Additional services such as negotiating with taxing authorities, stopping tax collections, interfacing with HR/Payroll, etc. provided at a discounted fee.

**Pre-Retirement Analysis**
Offers an analysis of your retirement goals to determine if your savings plan will reach these goals. Clear action steps will be provided to help you consider savings or investment strategies.

**401(k) Analysis**
Reviews your current 401(k) plan contributions and investment choices. The Coach will provide clear next steps to evaluate investment options within a plan and/or for determining if your pace of savings is in line with your retirement goals.

**Home Buying Strategies**
Provides advice and analysis of strategies for buying a home, as well as information on first time homebuyer programs. Provides direct access to a mortgage loan lender.

**Mortgage Counseling**
Counselors offer up to date information and advice on topics such as the purchase, refinance, or sale of a home, mortgage loan modifications, foreclosure or investment properties.

**College Funding Analysis**
Receive a hard copy financial planning report that analyzes your current investments for college in relation to costs for higher education in the future.

**Income Tax Services**
Receive direct access to tax preparation/tax planning services. If tax preparation service is requested, you will receive a preferred discount of 25% off normal fees.

**Identity Theft Solutions**
Receive help restoring your identity and good credit during a 60-minute ID Theft Counseling session. Counselors can provide tools and guidance for protecting against identity theft and helping those who have been victimized.

**Online Library**
Includes access to articles, guides and financial calculators.

### How Does it Work?
- This benefit provides one 30-minute telephone consultation with a financial counselor per financial matter.
- Multilingual counselors are available to answer a wide variety of money management and credit questions.
- Should you wish to retain your counselor for additional services, you may continue at a rate of $39.95 per month. This service provides you with unlimited access to your financial coach and on a month to month basis.
- Consultation is not available for matters pertaining to receiving advice on which stocks to buy.