

# Got money on the mind? Reach out anytime.

That hospital bill. Your kid's braces. A dream vacation. The rent. That day you can really retire. It's all a lot to think about. And sometimes it feels like just when you can get ahead, something else comes up and you fall behind. Whether you're working to make ends meet or feel confident about your money situation, your Employee Assistance Program (EAP) can help. Free of cost to you and your family members, one phone call can mean:

- Less stress
- More solid plans for the future
- Smarter money habits
- Feeling more secure
- You can live a little
- That you have more control
- Thinking about money isn't so overwhelming

Managing money isn't something that is usually taught. Plus it takes careful planning, willpower and habits that aren't always to start or maintain. That's where EAP's financial experts come in.

#### **EAP Financial Services**

Call the EAP Support Line and you'll get:

#### Free, 30-min consultations

A certified financial expert will guide you through your money concerns, offering advice and helping you find solutions. They might also suggest online tools and where to go for more information. The next time a new money question pops up, you can call the support line again.

#### **Online tools**

Visit ndbh.com using your company passcode to download free tools such as budget templates, financial calculators, worksheets, tax preparation documents and much more. Plug your very own numbers into simple documents all in one place so that when you take that first step to managing money, it isn't overwhelming.

## The EAP can help you:

- Improve credit scores
- Reduce debt
- Manage taxes
- Plan a budget
- Save for retirement
- Pay for college
- Plan for a vacation
- Manage emotions around spending

And more!

### **Emotional support**

Schedule free counseling sessions with a therapist as you begin your money management journey. Finances are always on the top three list of stressors for people. Talk it out to make working it out easier.

#### Referrals

Call the support line to find what you need. Start with EAP when you need referrals for things like renting, housing, child care, home improvements, student loan assistance, more affordable prescriptions, vacation planning and more.

Turn your money woes over to the pros. Use the financial advisors you didn't even know you had, free of charge.

ndbh.com 800-624-5544