



Employee's Guide to Financial Fitness:

Managing your money can sometimes seem overwhelming. That's why we've partnered with BALANCE to offer a financial fitness program to our employees. Through this partnership, you can take advantage of free and confidential financial-counseling services:

Financial Coach Hotline

Have money management or credit questions? BALANCE's Certified Financial Coaches are standing by with answers.

Debt and Budget Counseling

Speak with a Certified Credit Counselor and create an action plan to reach your financial goals.

Credit Report Review

A Certified Credit Counselor will guide you through your credit report, go over credit reporting regulations, and show you how to correct inaccuracies.

Home Ownership Education

BALANCE's Certified Pre-Purchase Counselors provide comprehensive pre-purchase housing education. Topics include credit scores, saving for a down payment and more. Take the next step toward homeownership!

Identity Theft Solutions

Identity theft is a threat to everyone, but your Credit Counselor will provide the tools and guidance to help you avoid it. You'll also learn how to recover if you've been victimized.

Debt Management Plan

If you're overwhelmed with debt, consolidate bills to streamline repayment. Best of all, creditors may be willing to lower payments and/or reduce or even eliminate interest and fees.

Foreclosure Prevention Counseling

If you're struggling with mortgage payments, or fear you may be unable to pay in the future, Certified Foreclosure Specialists can provide early delinquency intervention counseling, and will explore your options.

Online Educational Resources

Mastering your money just got easier with the library of educational resources on our website. You'll find short articles on a wide range of personal finance topics. You'll also find more in-depth programs and podcasts on topics ranging from money management to identity theft, to planning for the future. Want to know how long it will take to pay off your credit card, or how much you need to save per paycheck to get a down payment for a house? Use the financial calculators to get answers. www.balancepro.org



BALANCE has the answers

Basics of Personal Finance

- I'm having trouble paying my bills and I can't get a consolidation loan. What can I do?
- How can I design a realistic budget to achieve my financial goals?
- I just got notice that my wages will be garnished. What can I do?
- What are my options for getting out of debt?
- How can I get a copy of my credit report?
- My child will be going to college in a few years. How can I plan for it now?
- How can I remove inaccurate information from my credit report?
- What's the difference between a Roth IRA and a traditional IRA?
- I think I may be a victim of identity theft. What should I do?
- I want to buy a home in the next few years. What can I do to be financially-prepared?
- I am getting a divorce. Who is responsible for bills and how will this affect my credit?
- What do lenders look at when approving a mortgage loan application?

Contact M&S EAP for a referral to
BALANCE today!
1-800-543-5080



BALANCE
Financially Empowering You

