



## LifeWorks Services

- A confidential program designed to help employees and their families
- 24-hour assistance from professional consultants
- Help, information and resources available by phone
- LifeWorks.com—a comprehensive website
- LifeWorks Mobile App – connect via smartphone
- Spanish-speaking consultants and online resources and simultaneous translation into over 140 languages
- TTY/TDD resources available

## LifeWorks Financial Services offers help with:

- Personal budgeting, cash flow, and monthly spending
- Handling financial stress
- Managing debt
- Credit and collections
- Saving and investing
- Preparing for a financial emergency
- Recovering financially after a divorce
- Getting a handle on your health care costs
- Saving for college
- Applying for and paying off student loans
- Basic tax planning
- Buying, selling, or renting a home
- Buying or leasing a car
- Planning and saving for retirement
- Foreclosure prevention and mortgages
- Questions about bankruptcy and alternatives to bankruptcy
- Identity theft

## Professional consultation when you need it

- Financial consultations to assist with credit card and other debt issues, bankruptcy and foreclosure, housing questions, budgeting and overall money management, and dealing with a financial emergency or identity theft.
- Financial planning consultations on investing, retirement planning, 401(k) plan questions, college savings plans, insurance (e.g., life, disability, and long-term care), and basic estate planning.
- Tax consultations on federal tax issues and strategies.



#### Financial Counseling: Up to 60 minute telephonic consultations

- Credit card debt and debt management strategies
- Debt settlement and debt reduction
- Dealing with collectors
- Foreclosure, foreclosure prevention, and short sales
- Bankruptcy: financial aspects and credit implications
- Basic mortgage questions including buying versus renting
- Credit repair and rebuilding
- Financial Management Plan (personalized cash flow reviews)
- Budgeting and overall money management
- Student loan repayment, default, collections
- Identity theft
- Providing referrals to reliable, non-profit debt management programs

#### Financial Planning: Up to 45 minute telephonic consultations

- Basics of investing
- Saving and investment options
- Asset allocation
- IRAs and mutual funds
- Retirement planning and financial preparations
- 401(k) and 403(b) Thrift Savings Plan questions
- how to choose and work with a financial planner
- Purchasing life insurance
- College savings plans

#### Tax Consultations: Up to 15 minute telephonic consultations (federal taxes only)

- Filing requirements, forms
- Past due taxes
- Amending previous returns
- Deductions, exemptions, credits
- Divorce issues impacting taxes
- Dealing with the IRS
- Selecting a local tax specialist
- Year-to-year changes in tax rules and requirements



## Seminars and Webinars

These financial topics are available in person and as webinars:

- *An Overview of Estate Planning*
- *Couples and Money*
- *Personal Budgeting*
- *Identity Theft: Protect Your Personal Information and Money*
- *Managing Your Family's Health Care Costs*
- *Managing Your Money in Today's Economy*

## Find helpful resources on LifeWorks.com

Visit [www.lifeworks.com](http://www.lifeworks.com) to take a brief Financial Assessment with links to helpful information on our site. You can also use 45 financial calculators, listen to podcasts and recordings, and read helpful articles and infographics like these:

- *Achieving Financial Well-Being*
- *Coping with Money Worries*
- *Estate Planning Tips infographic*
- *Financial Planning in Your 20s and 30s*
- *Financial Planning for New Parents*
- *Four Steps to Reduce Your Debt*
- *Managing Your Money After Divorce*
- *Quick Tips for Setting SMART Financial Goals*
- *Setting Financial Goals as a Couple*
- *Setting Up a Personal or Household Budget*
- *Ten Steps to Take During Difficult Financial Times*
- *Ways to Save More for Retirement*
- *Working with a Financial Planner*

## Financial Assessment

### Financial Assessment

Take a couple minutes to answer a brief series of general questions about budgeting and saving, debt and financial worry. The questions are designed to help you evaluate your financial picture.

### Tools & resources customized for you

Once you've completed the assessment, the tool generates helpful resources and recommendations tailored specifically for you, based on your responses to the set of questions.

