

### How to Use Your Well Being Resources: Financial and Legal Resources

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When our work is hectic as it often is in healthcare, it can feel easier to avoid addressing the financial or legal issues negatively impacting our well being. That is, until they become too large to avoid and start to negatively impact our lives both at home and at work.

You might be dealing with overwhelming amounts of debt from medical school with high interest rates or need guidance on managing your finances—there are numerous reasons for experiencing financial or legal stress. That is why VITAL WorkLife offers easily accessible online and telephonic legal & financial resources to help address your concerns.

Through your [Member Site](#) you have unlimited access to a wealth of self-guided resources, including tip sheets, calculators, handbooks, online seminars, worksheets, legal forms and more. Access to these resources through the [Member Site](#) are available to you and family members by logging in and selecting “Legal/Financial” under Centers or by hovering over the “Living” dropdown menu and selecting the appropriate category. If you need your login information, contact us at **877.731.3949 Opt. 0**.

In addition to online resources, free consultations are available for legal and financial matters:

#### **Access a Free Consultation with an Attorney or Financial Consultant by calling 877.731.3949 Opt. 5**

- **Legal:** When you contact us for a legal question, you will be connected to our Legal Resource Network who will provide a free 30-minute consultation (generally within one business day). They will address your legal concern and can also connect you with a local lawyer in the network often at a discounted rate (25% in most instances).
- **Financial:** We can connect you with a financial consultant as often as you need for your financial questions and concerns, debt management, etc. If additional preparation or more specialized support is needed, the financial consultant can refer you to a more appropriate resource.
- **Identity Theft Prevention and Support:** A comprehensive identity theft packet is available on request. The packet includes information on preventing identity theft as well as a brochure from the Federal Trade Commission, *Taking Charge: What to Do If Your Identity Is Stolen*.

#### **Online Resources**

Each topic area comes with numerous articles, online seminars, audio recordings, short eLearning courses and resource guides that allow you to discover and learn more about the different aspects of well being. Alternatively, you can use the search bar at the top of the page to search using other topics of interest to you.

#### **Financial Resource Highlights**

- The comprehensive Financial Basics Handbook includes chapters on money management, debt, credit reports/scores, home ownership, investing and planning for retirement.
- 245 articles on various financial topics.
- Numerous financial calculators for situations such as financing a home or car, investing, retirement matters, and so on.

- Search for a Financial Planner.
- Online seminars on topics such as Estate Planning, Effective Budgeting, Retirement and more.
- Connect to resources for purposes like requesting a free credit report or FAFSA.

### **Legal Resource Highlights**

- 100 legal forms for various purposes such as such as setting up Power of Attorney, promissory notes and other agreements.
- Hundreds of articles (e.g. Hiring an Attorney, Avoiding Foreclosure, Bankruptcy, Adoption).

### **The Legal & Financial Center**

Once logged in, click on the blue Legal/Financial button under the “Center” area on the right-hand side of the page. Additional resources and tools are available here, including a free download of Quicken’s Willmaker & Trust 2020 which provides a customized estate plan, including a will, revocable living trust (individual and shared), health care directive, durable power of attorney for finances and 20+ other essential documents.

### **Telephonic In-the-Moment Counseling and/or Face-to-Face Counseling**

The negative impacts of financial and legal concerns are not limited to our financial/legal well being, but often place additional strain on other areas of life including your professional, relational and emotional well being. VITAL WorkLife consultants are available both telephonically and in-person to provide solution-focused opportunities to address the stressors impacting your work or life satisfaction. To be connected, contact us at 877.731.3949 Opt. 1.

### **Benefits Overview**

Once you’ve logged into your [Member Site](#) you will be directed to the main page (similar to the image below). At the top of this page you’ll see blue buttons providing an overview of your resources and the best way to access them.



## **We Can Help**

Your financial and legal health are an important part of your well being that impacts all areas of your life. As noted above, you have access to unlimited telephonic financial consultations, a free 30-minute legal consultation, a plethora of legal/financial resources and more.

Your free financial/legal resource is available to answer any question that you may have, big or small. Contact us at **877.731.3949** or log on to your [Member Site](#) to get started today.