

### How to Use Your EAP: Financial and Legal Resources

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VITAL WorkLife offers a variety of online and telephonic Legal & Financial Resources to help address your needs. You have unlimited access to a wealth of financial and legal resources on your [Member Site](#), including tip sheets, calculators, handbooks, online seminars, worksheets, checklists, legal forms and more. Log on and click the Legal/Financial button under Centers to begin exploring resources (alternatively, find the drop-down menu under “Living” towards the top of the page to access Financial and Legal information). If you need your login information, contact us at **800.383.1908** or ask your manager/supervisor.

In addition to online resources, free consultations are available for legal and financial matters. Let’s take a closer look:

#### Accessing a Free Consultation with an Attorney or Financial Consultant

- **Legal:** When you contact us at **800.383.1908** 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 at a discounted rate (25% in most instances) if requested.
- **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, a 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 that are of interest to you. Alternatively, you can use the search bar at the top of the page to search for keywords of interest.

#### 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, leasing a car, retirement matters, should I rent or own (or refinance?) 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, applying for Supplemental Nutrition Assistance Program (SNAP) or WIC, National Energy Assistance referral or FAFSA.

### Legal Resource Highlights

- 100 legal forms for various purposes, 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

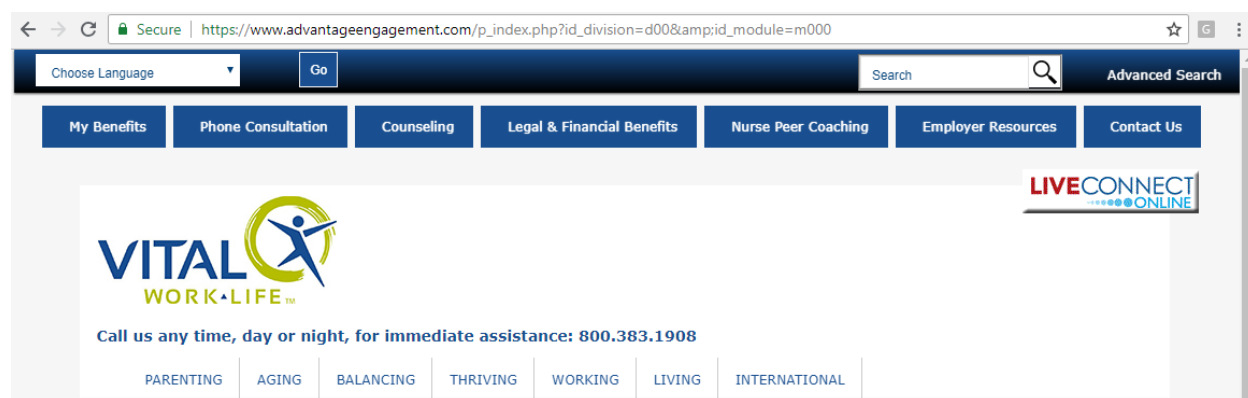
Once logged in, click on the blue Legal/Financial button under the “Center” area on the right-hand side of the page. Additional resources and tools are available here, including a free download of Quicken’s Willmaker & Trust 2020 that provides a customized estate plan, including a will, revocable living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

### Telephonic Consultation and/or Face-to-Face Counseling

Financial and legal problems can place a strain on your well being, and can affect your physical health, relationships, psychological and emotional well being. VITAL WorkLife consultants stand ready to help with these impacted areas as you address the financial and/or legal issues with our available resources. Simply call 800.383.1908 to begin.

### Benefits Overview

Once you’ve logged into your [Member Site](#) you will be directed to the main page (similar to image below). At the top of this page you’ll see blue buttons that provides 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 the other 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.

There is no reason not to take advantage of this free resource, even if you just have a simple question. Contact us at **800.383.1908** or log on to your [Member Site](#) to get started today.

Here are some additional financial/legal resources from VITAL WorkLife:

- [3 Ways to Avoid Overspending for the Holidays this Year](#)
- [How to Create a Budget You Can Live With](#)
- [The Importance of Paying Attention to Spending](#)
- [13 Suggested Reasons for Secure Financial Planning](#)
- [Legal and Financial Consequences of a Divorce: How Your EAP Benefit Can Help](#)