

Job Loss / Disability

Losing your income due to unemployment or a disability situation requires a new approach to finances. More than just “cutting back” expenses, it involves developing a new budget based on a new set of circumstances, whether temporary or permanent. This approach may involve developing a crisis budget, renegotiating existing debts and applying for specific assistance programs such as State or Federal Disability, Unemployment or other local assistance programs. You'll have access to articles, videos and our team of coaches to help you adjust to your new situation.

Credit Reports

Credit scores are used for everything from qualifying for a loan, to determining your insurance premiums, to even getting hired! Understanding your credit score, making sure it's accurate, and correcting errors are some of the most important concepts covered in this module. If you are looking to improve your credit score, we can help you with resource guides, videos, articles and expert coaching to help you make progress quickly and effectively. You'll learn whether it's worth it to pay a credit repair company to help improve your score, and much more.



Budgeting Guidance

Budgeting can sometimes sound like a dirty word. But, having a spending plan is the key for financial success, regardless of income. Our counselors and resources will help you to evaluate your current expenses, develop financial goals and set a plan to achieve your goals. You'll learn the difference between budgeting and “putting your money where your values are” and develop new confidence in your money handling abilities.

Debt and Creditors

Getting on top of debt and eliminating it can sometimes seem out of reach. Our resources and coaching will help you understand the most damaging type of debt, ways to pay off debt quicker than you might imagine and how to prevent debt from creeping back up on you! Our coaches have expert knowledge on pay day lenders, collection agencies, debt settlement firms, consumer credit counseling agencies, and more. They can help you make the right decisions, and avoid creating bigger problems, based on your own situation. Access our resource guides, videos and worksheets to gain the upper hand on debt!




Regardless of the life events you are facing, understanding and adjusting to the financial implications is an important part of personal financial success. Our team, resources, worksheets and checklists are all designed to help you adapt to the ever changing financial landscape with expert, professional guidance.

Financial Wellness

Financial Wellness

Financial Coaching for Life's Events

“Leaders in Financial Health Benefit Programs Since 1989”



COUNSELING EDUCATION RESOURCES

INTRODUCING: FINANCIAL COACHING FOR LIFE'S EVENTS

What's going on in your life right now? Chances are, whatever it is, there's a financial impact associated with it! Through our expanded financial coaching services, you can get ahead of the financial impact of the life events you may be experiencing. Explore the topics below to learn exactly how our resources and live coaching services can help you adjust to many of life's changes.



New Baby / Child

A new child in the family is a joyous occasion! But it brings many financial considerations. How do we budget for everything baby needs? From diapers and formula, to space considerations (is it time to move?), to thinking about school and college costs – this module contains the best articles, videos, worksheets and resources available for new or growing families.

Loss of a Loved One

Losing a loved one is hard. Really hard. Complicating that situation is the financial challenges, especially if your loved one was a breadwinner in your household. This module addresses how to manage final expenses, final medical bills, dealing with a new budget reality and moving on after loss. You'll find an excellent resource guide on saving money with final expenses, plus videos and articles covering crisis budgets, managing social security, life insurance proceeds and other important topics. As always, our certified financial coaches are just a phone call away to help address questions unique to your situation.

Getting Married

Marriage is an exciting time, but it can be fraught with financial decisions too! Did you know that most marital arguments center around money? The Getting Married module addresses many questions and concerns married couples often have. For instance, how to you manage two different money styles? Should we have just one bank account for bill paying or keep things separate? What about paying for "my things" like personal debts, hobbies and other individual expenses? How do we set, track and achieve financial goals together? Our resources, articles and personalized feedback will help you and your spouse get off on the right foot financially!

Affording College

College costs can sometimes seem overwhelming and many families find themselves taking on student debt, thinking it is their only option for affording college. We'll explain tools like the FAFSA and how it can help you afford college, even if you think you won't qualify for financial aid. A custom created resource guide provides resources, explanations and options for covering college costs affordably. Coming soon: The College Financial Center – a 7 module learning program that walks users through researching, selecting, comparing, getting admitted to and paying for college, while avoiding student debt. All information is backed up by live financial coaching to help you understand your specific situation better.

Buying a Home

How can you best prepare to buy your first – or next – home? We have expert resources for preparing your credit and financial situation as well as understanding the home-buying process as a whole. Understanding programs such as VA, FHA, Conventional and other programs, as well as understanding how to evaluate a mortgage offer and loan paperwork, are all part of the discussion. We'll help you determine how much house you can afford, and how to make room for the new payment in your spending plan. Expert resource guides walk you through some of the best resources for homebuyers.

Getting Divorced

The end of a marriage or domestic relationship is hard enough as it is, even before considering the financial impact, which can be potentially devastating. A big part of navigating the financial waters during divorce involves understanding what you need on your new journey going forward, and changing course to adjust to your new financial situation. This module contains videos, resources, worksheets and checklists to get moving in the right direction financially, and recover from the financial effects of divorce. Of course, you can also reach out to our coaching team to discuss your personal circumstance and implement action plans.

Student Debt Solutions

In the US, student debt now tops \$1.3 Trillion in outstanding loans. As consumers we are often unaware of the many options for managing student debt. Chances are that there is a better plan for managing your student loans since there are actually 94 different repayment options available! Student Debt Solutions addresses loans in all repayment statuses (whether current, in default, deferred, or in forbearance). Our team can help you evaluate your current student debt situation, understand the pros and cons of refinancing, and even determine if you are eligible for forgiveness or cancelation options.

