



# Your Financial Wellbeing

LifeWorks can help



Financial wellbeing is now understood to be as important as physical and mental wellness. It's about more than having money in the bank. Financial wellbeing means feeling in control of your finances, being able to handle a financial setback, and being on track to achieve your financial and life goals (including having a plan for retirement).

## Do You Need Financial Help?

Almost everyone needs some sort of financial planning. Yet many people find it all too easy to put off planning for years, even up to retirement when they suddenly find there isn't enough money. You might know your financial goals, such as buying a new home or paying for your child's college education, but you may not know how best to meet those goals.

## Financial Counselors

With LifeWorks, you have access to financial counselors offering support on a variety of issues:

- Budgeting and overall money management
- Credit card debt & debt management options
- Credit management and rebuilding of credit
- Financial emergency options
- Difficulty paying student loans
- Foreclosure and other housing issues
- Basic mortgage questions including buying versus renting
- Financial aspects and implications of bankruptcy
- Identity theft

## Tax Consultation

Service is available in a variety of formats, such as email materials, online information and financial calculators, and one-on-one telephonic consultations. Financial Tax Consultants are qualified tax professionals. The consultations focus on providing information and education about federal tax questions. In keeping with the approach of the service, LifeWorks' affiliate tax consultants offer information and education. They never offer tax advice or prepare returns. They offer information about federal taxes only. Questions regarding state taxes are referred to state resources. If you need help with federal tax issues, a telephonic appointment is made for you to speak with an affiliated tax professional.

Tax consultations cover topics such as:

- Past due taxes and dealing with the IRS
- Filing requirements & forms
- Amending previous returns
- Deductions, exemptions and credits
- Implications of transferring money
- Selecting a local tax specialist
- Year-to-year changes in tax rules and requirements

### Online Financial Wellbeing Toolkit

Access easy to use resources to help you with:

- Assessing Your Financial Wellbeing
- Budgeting and Cash Flow
- Debt
- Financial Changes
- Saving
- Worry and Stress about Money

Click [here](#) to get started!

### Online Financial Assessment

Our Financial Assessment, which takes only minutes to complete, will help you assess your financial wellbeing.

Click [here](#) to begin.

Take a couple of 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.

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. Don't wait another minute! LifeWorks can help you achieve financial wellbeing.

Visit us online:

User ID:

TTY:

Call us, toll-free, 24/7:

Password:

En español:

Download the app now, just search for "LifeWorks."

