

# Money on the mind?

## Your EAP can help.

### Get the support you need.

The New Directions Employee Assistance Program (EAP) has the tools and resources designed to help you overcome life challenges that can affect your health, family life or job performance. For many people, this involves money matters. Whether it's the recently announced pay cycle change or general financial concerns, the EAP can help.

Remove the pain and guesswork of managing money with these free resources, available to you and your family:

#### 1. Free financial counseling

A 30-minute consult per question or challenge is available for free to you and your dependents. Talk with an experienced financial counselor or licensed CPA. Frequently discussed topics are credit counseling, debt and budgeting assistance, tax planning, retirement, bankruptcy and college planning. A financial counselor can also discuss your options for ensuring you're prepared for your first biweekly paycheck on Dec. 2, 2016.

#### 2. Online tools and resources

Visit **ndbh.com** to access more than 10,000 resources, including estate planning, IRS matters, basic budgeting, tax preparation, saving, life insurance needs, charitable giving, college funding, etc.

#### 3. Budget/financial calculators

Use this trusted source on **ndbh.com** to plan for your new biweekly pay cycle, reduce debt, lower payments, manage your investments and more. These convenient, easy-to-use resources supply powerful information to plan for present and future changes.

#### 4. Short-term counseling

Behavioral experts are available around-the-clock to talk through financial concerns that may be keeping you up at night. Call 800.624.5544 or request a session online. Up to six visits per issue is available free of charge.

### Start now!

Financial support is available by website or phone.

**Click here** or follow the steps below.

1. Visit **ndbh.com**
2. Click "For Individuals and Families"
3. Select "Employee Assistance Program"
4. Enter company code "Assurant"
5. Click "Manage your Money Matters"

You can also call 800.624.5544 any time, any day.

### Prepare today, for tomorrow.

Use the EAP to prepare you and your loved ones for a financially fit future. In addition to these resources always available to you through the EAP, webinars on this benefit will be offered soon. Stay tuned! HR Services can answer any questions about direct deposit, 401(k) contributions and more.



**NEW DIRECTIONS®**

800.624.5544 | [ndbh.com](http://ndbh.com)