



APS Employee Assistance Financial Services

Family problems and daily living issues often include a financial component. For example, clients may be concerned about the impending costs of an upcoming tax bill. Individuals struggling with a difficult domestic situation may be worried about the financial impact of separation or divorce.

Clients who contact their Employee Assistance Program (EAP) with financial concerns can be connected to a financial consultant who is able to discuss these concerns and provide suggestions regarding a course of action. This telephonic consultation is provided free of charge to the employee or their dependent family members. The financial consultant will review the client's past financial history, assess the current situation and problem solve with the client to develop a resolution strategy. When appropriate, the EAP can provide a local community referral for a specific concern.

Examples of areas in which the EAP can help include:

Taxes

- ◆ Failure to file
- ◆ Payment plans
- ◆ Withholding

Housing

- ◆ Utilities
- ◆ Cold weather assistance

Mortgage

- ◆ Qualifying for a mortgage
- ◆ Refinancing
- ◆ Foreclosure & default

Retirement Planning

- ◆ 401 K Plans
- ◆ IRAs & Stock Options
- ◆ What will I need?

Wage Garnishment/Liens Education

- ◆ College funding

Bankruptcy

- ◆ Chapter 7 & 13
- ◆ What does it mean?

Credit Problems

- ◆ Credit card debt
- ◆ Overextended
- ◆ Negotiating with credit card companies

Budgeting & Cash Flow

- ◆ Developing a budget

Credit Restoration

- ◆ Dealing with Credit Bureaus

If you have financial concerns the EAP is there to help. APS Employee Assistance counselors are available 24 hours per day to assist, no matter what the problem.



Brought to you by the
AWC Employee Benefit Trust

APS Employee Assistance
1-800-570-9315