

Saving money with your EAP

With the summer ahead, we could all use a few extra dollars. Did you know your EAP can save you money? Here are just a few of the ways.

Take free classes, save on degree programs and find scholarships - Whether it's personal or professional development or even working towards a degree, you have an array of free or discounted courses at your fingertips. Your *Personal Training & Development Benefit* offers dozens of free courses online 24/7. These range from business and management development to personal skills such as managing stress and balancing work & family.

You can also earn 10% discounts for online courses and degrees through *Walden University*. Choose from more than 60 degree programs in 300 specializations and concentrations. Individual courses and certificate programs are also available.

If you have children, there are tools to help defray the cost of college or higher learning. Check out *Career and Education Resources* to find tips and tools for researching scholarships and financial aid.

Get discounts on health & fitness programs - Your *Lifestyle Benefit* offers substantial discounts on popular health, wellness and lifestyle programs. These include LA Fitness, Jenny Craig, Healthtrax Fitness, SmokEnders, Apex Nutrition and Workouts for You.

Access budgeting and consumer tools - *Tools for Tough Times* are designed to provide a wealth of resources to help you do more with less. Find rideshare programs in your area, tap into ideas for saving money at the grocery store, find energy rebate programs and more.



Be a better-informed consumer with 167 calculators in the financial section of *Information Resources*. Get answers about whether it's better to rent or buy and how much you need to save for big financial goals, like home buying, college or retirement.

Get free counseling - Your EAP gives you and your immediate family members no-cost *telephonic access to a professional counselor* 24/7/365 for "in the moment" assistance. Our superior counselors are among the best in the industry, holding either a Master's or Ph.D. degree along with a minimum of five years of clinical experience. Get help for dealing with grief, depression, substance abuse, caregiving, or any other issue that causes you concern.

Access professional services - Need legal help for a non-work related issue? Your EAP offers one free in-depth *telephonic consultation with an attorney* per legal issue. If more help is needed, you may consult these network attorneys at a 25% reduction in published hourly fees. Your EAP also has discounts on a network of *financial planners* to help you with retirement planning, college funding or other financial concerns. You can also access professional credit counseling and debt restructuring services.