

Advantage Financial Assist

Financial Assist provides toll-free access to qualified financial consultants that can help you manage your financial issues.

- Consultants address issues via telephonic information line, and follow-up by mailing supporting educational materials.
- Consultants are available without an appointment Monday through Friday, or through pre-scheduled Saturday sessions.
- Advice is objective and pressure-free.
- All consultants are knowledgeable in a wide range of financial consumer topics.

Covered Services

Toll-Free Information Line: Financial counselors address questions regarding financial issues and follow up by mailing supporting educational materials.

Financial Counseling: Certified Consumer Credit Counselors provide confidential counseling sessions (usually lasting about one hour) addressing individual's specific concerns and resulting in a written plan of action.

Debt Management: Certified Consumer Credit Counselors frequently help individuals construct a debt management plan in the course of a counseling session. For an additional fee, not to exceed \$35/month, we are able to work with creditors to provide repayment plans for unsecured debt.

Bankruptcy Prevention Unit: Specialists ensure consumers understand the ramifications of bankruptcy filing and help determine other options.

Credit Report Review: Credit reports and credit scores are provided to the employee for \$14 per report, and Certified Credit Report Review Specialists are available to clarify the content and discuss options, rights, and responsibilities.

Housing Education: Counselors assist consumers in preparing to purchase a home or in locating options for keeping the home in cases of financial distress.

Nationwide Referral Database: We maintain a database of non-profit referral sources for consumers.

Educational Materials: Available online or in hardcopy, we have a comprehensive library of financial educational materials in English and Spanish.

Access to Certified Financial Planners (CFP): Qualified CFPs can answer general questions about financial planning and long-term goal setting including retirement planning, investment planning, insurance needs and estate planning. This 90-minute counseling session is available for a fee of \$75.

Comprehensive Financial Fitness: We are dedicated to educating consumers about money management and wise credit use. No other single source provides such a wide range of services.



ERS

www.ers-eap.com

Make financial issues less complicated. Call 800-292-2780 for assistance.