



A Message from your EAP

## *Are your finances stressing you out? Your EAP can help!*

*Remember it's FREE*

### **Buying a Home?**

Homeownership Education is available!

Individual counseling with a HUD certified counselor to help you review your situation and come up with an action plan.

**Getting the answers you need:** A Tri-Merger credit report is required and included with your benefit.

Am I ready to purchase a home?

Shopping for a home, what should I look for?

How do I get a mortgage?

How can I stay on budget and keep my home?

### **Thinking about Bankruptcy?**

Bankruptcy Education and Certification

This two part course gives you both certificates required by law to file and complete a bankruptcy.

### **Financial Literacy Education Class –**

Introduction to Money Management

Financial Planning

Managing Credit and Debt

Basics of Saving and Investing

Basics of Taxes and Insurance

Basics of Financial Institutes



### **Credit Analysis and Plan –**

Provides a complete picture of your current financial situation and an action plan on how to best protect and grow your assets and your financial future.

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**We are here when you need us! Remember call your EAP it's FREE!!**

Counseling, Legal Consultation with an Attorney, Financial/Budget Consultation, & Elder Care

716-488-1971 or 1-888-490-7674