



*Are you
over your head
in debt?*

Your EAP can help

Debt Counseling Benefit

There are dozens of circumstances that can lead to serious debt problems. Illness, unforeseen family issues, loss of a job or rising mortgage rates can create severe financial hardships. However, many of us are simply living beyond our means until the bills pile up and we find ourselves deeply in debt.

Getting help

Fortunately, help is available. You can call your EAP and get help resolving your debt problems. When you call, a counselor will conduct an assessment and direct you to the appropriate professional who can help with your unique situation. Often, this means being referred to a financial counselor or specialist who can assist in creating a debt consolidation program. In addition, you may need family support counseling and other related services.

When to call

If you have a debt problem, call now. Waiting will only make things worse. The key to fixing your financial future rests with you and your family. Your commitment to making the necessary changes is critical to success, so pick up the phone today and call the EAP number below.

Will my employer know if I call?

All calls to the EAP are held in strict confidence. No information is ever released without your written consent. The only exception is in cases involving child abuse or a threat of harm to you or someone else.

To reach the EAP, call toll free:

1-800-252-4555 or **1-800-225-2527**

www.theEAP.com