Stressing about money problems can affect your work, relationships and even your health and well-being. Learn how to better manage your money, reduce debt and save for the future with exclusive access to online tools, workshops, and resources, plus one-on-one telephonic help from a financial or legal specialist, to lower your stress so you can focus on other important matters in your life!

**Online resources at your fingertips:**

- **Calculators** for car loans, credit payoff, mortgages, taxes, investments, savings, and retirement
- **Articles** on dozens of financial, legal, and insurance topics including debt elimination, bankruptcy, identity theft, real estate, investing and more
- **Webinars** on estate planning, managing life transitions, paying for college, budgeting
- **Downloadable forms** for wills, personal finance and other financial matters
- **Financial Fitness Center** – view over 200 online tutorials to help you make sound decisions about choosing benefits, health and life insurance, investing, saving, paying student loans, planning retirement, buying a home, and more!

**Telephone consultations to help you make informed decisions about a specific issue:**

- **Financial specialists** can discuss debt management, life insurance needs, college funding and more
- **Legal specialists** can discuss bankruptcy, estate planning, real estate, family law issues, criminal, motor vehicle, and elder law

888.293.6948
answers@HealthAdvocate.com
HealthAdvocate.com/Standard3