

Advantage Financial Assist



Unlimited telephonic financial coaching by Certified Consumer Credit Coaches for practical support with consumer finance issues

username: cebt
password: eap

Employees who are physically, emotionally, and financially fit in their personal lives are better able to contribute in the workplace. With the Triad EAP financial benefit employees can access a program of comprehensive financial support services—empowering them to concentrate on responsibilities at work, rather than on financial concerns.

Qualified financial coaches and educators are available without an appointment Monday through Friday with pre-scheduled counseling sessions available on Saturday, during the day or evening. Counselors do not sell or endorse specific products and make referrals only to non-profit services.

Financial Assist Provides Return on Investment

Offering Financial Assist counseling and education services to employees results in:

- Increased productivity
- Reduced absenteeism
- Fewer wage garnishments
- Greater participation in company-sponsored retirement plans
- Improved morale

Covered Services

The service provides employees unlimited access to financial coaching by Certified Consumer Credit Coaches who address concerns and follow up with supporting educational materials. Coaches are knowledgeable in a wide range of financial topics. Many specialize in specific areas of credit and finance to handle issues including:

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|------------------------------------|--------------------------|
| • Bankruptcy prevention | • Budgeting |
| • Comprehensive financial fitness | • Credit report review |
| • Debt reduction and management | • Estate planning |
| • Financial planning | • Foreclosure prevention |
| • Housing education and purchasing | • Long-term goal setting |

How the Service Works

- Employees and family members can access the service by calling Triad EAP for authorization.
- Coaches address issues and follow-up by mailing supporting educational materials.
- Coaches are available without an appointment Monday through Friday, or through pre-scheduled Saturday sessions.
- Advice is objective and pressure-free.
- Coaches may make referrals to non-profit services or agencies that may be helpful in supporting financial goals.

844 Grand Ave., Suite A
Grand Junction, CO 81501
877-679-1100
970-242-9536

www.triadeap.com