Financial Well-being Tools & Resources

One of the challenges with personal finance is knowing where to start. Concordia Plans can help. Start planning today by taking advantage of these free tools and resources.

Employee Assistance Program

Dealing with your personal finances can be stressful. If you are experiencing anxiety or feel like you may need some counseling, you can call the EAP. The EAP is available 24/7/365, and can help:

- Provide up to six free face-to-face sessions per issue per year with an EAP professional.
- Provide a free 30-minute consultation with a financial services specialist and a 25% discount on usual fees for tax preparation.
- Assist with legal matters by providing you with a free 30-minute consultation – plus get up to a 25% discount on usual fees.
- Offer access to resources and educational material on their website including discounts through their Savings Center.

To learn more about the EAP, visit **www.CignaBehavioral.com** or call 866-726-5267. The Employer ID is: LCMS

Fidelity NetBenefits

Fidelity can help keep you on track for retirement. If you have a CRSP 403(b) account, you can request a free one-on-one session with a Guidance Representative by calling 800-642-7131, who can help you reach your retirement goals. They also have a variety of on-demand workshops available in the library section of their website. To log into your CRSP account, visit **ConcordiaPlans.org/MyAccount.**

Not in the CRSP? That's OK. You can still access Fidelity's resources by visiting **NetBenefits.com/atwork**.

Family Emergency StewardAccount®

Be financially prepared for an unexpected situation with an emergency fund. This financial safety net will help when you have an unexpected expenses or financial emergencies. As a rule of thumb, aim to save enough to cover at least three to six months worth of living expenses. Lutheran Church Extension Fund's Family Emergency StewardAccount is designed to prepare you for those moments when you need funds not allocated in your monthly budget.

Visit **LCEF.org/stewardaccount** for more information. To contact LCEF by phone, call 800-843-5233.

LifeWorks

You can receive unlimited guidance by phone from professionals trained in legal, financial and grief matters. In addition, the website offers comprehensive tools and resources such as:

- Legal Resources. Legal consulting services are available, including a 30-minute consultation with an attorney for each unique legal issue. You can also access their legal library filled with articles, FAQs, guides, forms, documents, an online will drafting tool and more!
- Support. Assistance with balancing life (work, family, parenting, helping older relatives, etc.) is provided to help meet your needs.
- Financial Resources. Find tools to help you with budgeting, debt management, preparing for financial emergencies, home buying or renting, and taxes.

To access the LifeWorks resources, visit **LifeWorks.com**. Enter Username: LFG and password: resources. You can also call 877-849-6034.

ConcordiaPlans.org

Our Financial Navigator is a great resource! By answering a few simple questions, the navigator will lead you to the right worksheet, video or calculator to meet your planning needs. Visit ConcordiaPlans.org/Navigator to access this online tool.

You can also contact a Financial Wellness Educator to walk you through your financial or retirement planning needs. Contact an educator at **MoneyMatters@ConcordiaPlans.org**.

Additional Online Resources:

SocialSecurity.gov/myaccount – Create a profile and log in to see your reported income and projected Social Security benefits.

MyMoney.gov – The Financial Literacy & Education Commission website that provides financial planning information.

IRS.gov – Obtain important tax information and forms, contribution limits, and the latest news.

annualcreditreport.com – The website endorsed by the Federal Trade Commission to obtain your free annual credit reports.

MyRetirementPaycheck.org – The National Endowment for Financial Education helps you explore your retirement decisions by examining how eight key aspects of your life work together to make up your retirement paycheck.

HAVE QUESTIONS?

CALL
888-927-7526

EMAIL
info@ConcordiaPlans.org