

Tips for Avoiding Financial Trouble

- CREATE A REALISTIC BUDGET AND STICK TO IT
- DON'T IMPULSE BUY
- GET MEDICAL INSURANCE IF AT ALL POSSIBLE
- AVOID LARGE RENT OR HOUSE PAYMENTS
- CHARGE ITEMS ONLY IF YOU CAN AFFORD THEM NOW
- INVEST CONSERVATIVELY-AVOID JOINT OBLIGATIONS WITH PEOPLE WHO HAVE QUESTIONABLE SPENDING HABITS
- FIND ALTERNATIVES FOR SPENDING MONEY — GO ON A PICNIC INSTEAD OF TO A RESTAURANT
- BORROW BOOKS AND MOVIES FROM A LIBRARY INSTEAD OF BUYING OR RENTING THEM

Nolo Legal Press

LOG ON AT: WWW.ERC-EAP.COM

FOR STAFF BIOGRAPHIES, A LIBRARY OF HELPFUL ARTICLES, SELF-ASSESSMENT TOOLS AND EAP ACCESS INFORMATION

For additional information, visit our website & click on "Self-Help Resources" & then on "ERC Library" - scroll down & you will find "Financial Stress Resources"

EAP – Confidential Assistance for:

- Stress management techniques
- Alcohol/drug abuse or other addictions
- Family, marital or relationship issues
- Job or career concerns
- Grief and loss
- Parenting techniques
- Financial stress
- Depression or other emotional concerns or other issues you may face

EMPLOYEE ASSISTANCE PROGRAM

Phone: 800-222-8590
Fax: 920-403-7360
Website: www.erc-eap.com

Primary Address
1511 West Main Ave., Ste. 100
De Pere, WI 54115

Mailing Address
Post Office Box 13156
Green Bay, WI 54307-3156

FINANCIAL STRESS COUNSELING

EMPLOYEE ASSISTANCE PROGRAM

For professional, confidential assistance call

1-800-222-8590

In Green Bay call

920-403-7600



FINANCIAL STRESS COUNSELING

Financial stress can develop from several different issues that aren't always obvious. Financial stress can be the result of a divorce, depression, lack of communication, a gambling problem or alcohol or drug addiction that you and/or your family may not be fully aware of.

Financial issues also can put unneeded strain on other areas of your life, such as at work and your relationships, creating an altogether overwhelming situation.

When situations seem too overwhelming to handle alone, ERC counselors can provide additional, professional support and direction towards resolving your problems. ERC can also help by providing referrals to other financial resources if you need assistance beyond EAP.

The average American household has \$9,200 in credit card debt.



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Know the Difference between Good Debt and Bad Debt

Borrowing money for school or a home is considered good debt unless you borrow more than you can afford to pay back.

Using credit for things that are rapidly consumed, such as meals or vacations, is considered bad debt unless you can pay it off in one or two months before interest accumulates. money.cnn.com ©2008

Top 10 Causes of Debt

1. Reduced income with same expenses
2. Divorce
3. Poor money management
4. Underemployment
5. Gambling
6. Medical expenses
7. Saving too little or not at all
8. No money communication skills
9. Banking on a windfall
10. Financial illiteracy

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Our Services are Free to You

Short-term counseling through EAP is available to you or your family members free of charge. If additional services are needed,

The EAP counselor will refer you to agencies that are free, covered by insurance or that charge fees based on ability to pay. You will be responsible for any costs not covered by insurance.

If A Crisis Occurs . . .

We realize that sometimes you may need to talk to someone between appointments or outside of office hours. Counselors are available by phone 24 hours a day.

We Respect Your Privacy

No one will know you are using the services unless you want them to know. The EAP is confidential in accordance with all state and federal laws.

For the location nearest you or to schedule an appointment call:

1-800-222-8590