



Financial Wellbeing Tools & Resources

One of the challenges with personal finance is knowing where to start. Concordia Plan Services 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. When 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
- Direct members to a variety of helpful resources in their communities
- 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 helps keep you on track for your retirement. If you have a CRSP account, you can request a free one-on-one session with a Guidance Representative by calling 800-642-7131. The representative can help you review your current account and provide guidance to help you meet 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 ConcordiaPlan.org/myaccount.

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

Family Emergency StewardAccount®

Be sure you have a financial safety net in case unexpected expenses or financial emergencies arise. 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 telephonic guidance and consultation 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. A legal library filled with various resources is also available. Features include articles, FAQs, guides, forms, documents, an online will drafting tool and more!
- **Support.** Assistance with balancing the dynamics associated with life, work, family, parenting, helping older relatives, etc., is provided to help meet your needs.
- **Financial Resources.** Tools are offered to help you with money matters, including 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

From our website, you can find a number of online resources. Start the budgeting process with our helpful, step-by-step Money Management booklet which will walk you through the basics of financial planning. You can also find electronic budgeting and planning templates (using Excel) so you can customize financial worksheets to meet your needs. While you're on our site, don't forget to view our Retirement and Financial Workshops calendar to check for a presentation near you.

Additional Online Resources:

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

dol.gov/ebsa/savingmatters – The U.S. Department of Labor has a Retirement Saving Education Campaign that contains helpful information on retirement savings for employers and workers.

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

MyRetirementPaycheck.org – This website, created by 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.

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