



# Financial Literacy

## FOR THE FEDERAL EMPLOYEE



Being a federal worker means you have unique financial benefits, but because most of us are not financial experts, it can be hard to know how best to take advantage of the many options.

Between retirement planning, automatic enrollment in the Thrift Savings Plan (TSP), and the everyday financial matters we all contend with, it's essential to have a basic understanding of money management and growing your portfolio. The good news is that you have access to a wealth of financial resources and support through your Employee Assistance Program (EAP). With the help of the EAP's financial services program, you can get expert guidance to improve your financial literacy, make smart decisions, confidently plan for your future, and maximize your money.

24  
HOURS  
A DAY

(800) 222-0364  
TTY: (888) 262-7848  
FOH4YOU.COM

EAP

PSC



Federal  
Occupational  
Health

U.S. Department of Health and Human Services

The Employee Assistance Program (EAP) is a voluntary and confidential employee benefit available to eligible federal employees at no cost.

## HOW THE EAP CAN HELP

Financial consultants can help identify your needs and explore options on a variety of topics, including:

- Setting short- and long-term financial goals
- Savings and investment strategies
- Family budgeting
- Debt consolidation
- Selecting which credit card to pay off first
- Buying a home
- Deciding whether to buy or lease your next car
- College planning
- Determining how much you'll need to save to retire comfortably
- Finding a financial planner in your community

## FINANCIAL SERVICES PROGRAM FAQs

### What is the financial services program?

It's a financial wellness program to help you take control of your monthly finances and achieve your financial goals. The program offers confidential, unbiased guidance for issues such as debt and credit, spending and saving, maternity leave, large purchases, caring for parents, and more.

### Who can use the financial services program?

This service is available to you, your household members, and dependents. For detailed information on eligibility, please visit the EAP website.

### Is there a charge for these services?

No. The financial services program is a free benefit offered to you by your agency. If, however, you would like further coaching sessions or are referred to a resource outside of the financial services program, there may be charges for which you are responsible.

### When can I call for financial advice?

Financial consultants are available during regular business hours, but you can call the toll-free EAP number any time, day or night, and a representative will assist you with arranging a consultation.

### How often can I call?

The program includes three free 30-minute telephone consultations per topic, per year with a financial expert.

### What kinds of information will I receive?

The program offers practical financial information and planning tools. If your issue involves debt management, you will be referred to a credit counseling service. The financial services program does not arrange for loans or direct payment of loans.

### Will the representative recommend specific programs or financial products?

No. You will be given information to help you evaluate your options and make sound financial and consumer decisions, but the responsibility for making those decisions lies solely with you.

Ready to increase your financial literacy and achieve your financial goals? Your EAP is here to help, so please call to schedule a consultation or visit the program online for more information.