



EAP NAVIGATOR

January 2018

5 Tips to Reduce Your Financial Stress:



1. Set up a budget.

Write down where all your money is going: housing, car payments, food, utilities, clothing, etc. – then, see what can be adjusted so you can live within your means.

2. Stop taking on new debt.

Debt can add up quickly and be very expensive to carry. If available, use low-interest savings to pay down high-interest debt.

3. Get in touch with your creditors.

If you can't pay what they want, explain your situation and ask about setting up an acceptable payment schedule. They may be willing to work with you.

4. Know your rights.

You have rights and are protected from harassment by bill collectors by the "Fair Debt Collection Practices Act", which prohibits bill collectors from contacting you at unreasonable hours, calling you at work, or otherwise hounding you.

5. Contact your EAP for help.

Cascade EAP can connect you with a financial planner for free through your Financial Coaching benefit. We can also provide resources for you by finding programs that offer financial assistance. Contact Cascade EAP for more information.

Connect with us



Cascade Centers

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