



Could your financial outlook use a makeover?

Get the help you need to manage or rebuild your finances with the Mass4YOU Employee Assistance Program (EAP). Take advantage of tools, tips and a Money Coach to create and achieve your financial goals.

For support and resources, call **Mass4YOU** at:

1-844-263-1982, TTY 711

Or visit **liveandworkwell.com**, use access code **mass4you** and search for **financial wellness**.

How to work toward financial well-being with less stress

- **Talk things through.** Acknowledge any financial problems openly with your partner, family or friends. Be sure you talk about how financial stress is impacting your daily life.
- **Set aside time for problem-solving.** To avoid thinking and worrying about finances constantly, schedule time to sit down and work on your finances.
- **Assess where you are financially.** Start by taking an inventory of your assets, debt, income and spending.
- **Make a plan.** Set achievable, short-term financial goals. Then figure out how you can reach them. This may involve creating a budget, doing monthly tracking and managing your spending triggers.
- **Stick to it.** Take baby steps toward your goals every day. Do your best to stick to your plan, no matter how difficult.
- **Track your progress.** Celebrate the victories, large and small.

Supporting you every step of the way



Online resources

Complete a financial stress assessment. Watch helpful content at your own pace. And read articles that cover many relevant financial topics.



Money coaching

Work with a Money Coach who can help support and identify your financial goals, at no additional cost.*



Peace of mind

Our tools and guidance can help you improve your credit score, reduce debt, invest, plan for retirement and more.

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For 24/7 support from your phone, get the new Optum Assist app, which replaces the myliveandworkwell app. Use the Optum Assist app to speak with a therapist, get self care, find a provider, and discover financial and wellness tips.



* Money coaching services are furnished through My Secure Advantage. Money Coaches possess a minimum of 5 years of professional experience in the finance industry, with an average of 18 years of experience as certified financial planners, public accountants, former bankers and investment specialists.

This service is provided at no additional cost as part of your benefits. All records are kept confidential in accordance with federal and state laws.

Information provided by this service is for informational purposes only. All information and ideas should be discussed in detail with your individual advisor prior to implementation to determine if it is applicable to you.

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