

Financial Consultation



Over our lifetimes, we may experience financial hardship, have financial questions or explore our financial goals. Sometimes these financial situations and questions can interfere with our relationships, our ability to self-care and our professional lives. To assist our colleagues with these financial concerns and questions, Memorial EAP offers certified financial consultation.

Memorial EAP certified consumer credit counselors will discuss your financial situation with you, help you understand what may cause financial stress, create a personalized budget and an action plan and give you options to manage your finances more effectively. This one-on-one counseling is customized to colleagues' unique situations.

Options:

- **Debt Management Plans**—If you choose this option, Memorial EAP can work with your creditors to reduce costs and repay debt through one monthly payment.
- **Credit Report Review and Credit Recovery**—A certified consumer credit counselor will review your credit report with you, line-by-line. At the end of the coaching session you will have an action plan with concrete steps to help you achieve your financial and credit goals.
- **Bankruptcy Counseling and Debtor Education**—Memorial EAP provides budget and credit counseling (and a certificate of completion as mandated by bankruptcy reform law) for those who consider filing for bankruptcy. We provide financial education and instruction (and a certificate of completion as mandated by the bankruptcy reform law) for those completing their bankruptcy discharge.
- **Housing Counseling**—Memorial EAP provides online homebuyer education seminars, counseling for foreclosure prevention and landlord/tenant counseling.
- **Student Loan Counseling**—Memorial EAP helps individuals with student loan debt find the right repayment solution. Our counselors will evaluate each person's situation and walk them through the process step-by-step.
- **Web-Based Financial Education Programs**—We offer seminars, workshops and educational materials on topics such as budgeting, money management, identity theft and understanding credit.

How to access services:

Call Memorial EAP at 217-788-9345 to complete a brief intake. Memorial EAP colleagues will connect you with a financial consultant specializing in your area of concern. Memorial EAP will provide education on the financial consultation process regarding the details of the program, recommendations on how to get the most out of financial consultation and contact information for the financial consultant.

Memorial EAP is available 24 hours a day 7 days a week | 217-788-9345 | [ChooseMemorial.org/MemorialEAP](https://www.ChooseMemorial.org/MemorialEAP)

Comprehensive. Caring. Confidential.

