



# SECURE YOUR FINANCIAL FUTURE:

## EFR'S EAP FINANCIAL CONSULTATION BENEFIT

**Struggling with debt? Dreaming of a sound retirement?  
Or navigating the maze of college loans?  
*No question is too big or small — if it's about your money,  
we're here to help.***

- **Zero-Cost Financial Consult:**

Receive one consultation per issue with a finance professional.

- **Tailored Guidance:**

From budgeting to retirement, get personalized advice and referrals to local resources for ongoing assistance.

- **Unlimited access to financial tools including:**

- Financial forms
- Financial calculators
- Professional articles
- Frequently Asked Questions (FAQs)

**Reach out to EFR and start turning your  
financial goals into reality.**

**When prompted, input** username: EFR password: EFR

**EFR EMPLOYEE & FAMILY RESOURCES**

**☎ 800-327-4692**

**🌐 EFR.ORG**