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EMPLOYEE ASSISTANCE AND WORKLIFE
SOLUTIONS

FINANCIAL PLANNING

FOR A BRIGHTER TOMORROW

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More than merely crunching numbers and tracking spending, financial planning is about building a life that reflects your values, priorities, and dreams. Whether you're planning for retirement, saving for a home, managing debt, or preparing for life's uncertainties, a thoughtful financial plan can empower you to move forward with clarity and confidence. Here's how to get started on a financial plan that supports what matters most to you.

IDENTIFY WHAT MATTERS MOST

Your financial plan should begin with a clear understanding of your life goals. Consider how you want your life to look in the next one, five, 10 years, and beyond.

Common goals include

- Paying off debt
- Buying a home or relocating
- Advancing your career
- Preparing for retirement
- Building an emergency fund
- Saving for education
- Traveling or pursuing hobbies

Ask yourself

- What brings meaning to my life?
- What do I want to prepare for?
- How do I want to feel when I think about my financial future?

Your answers guide the rest of your financial choices.

KNOW WHERE YOU STAND

Once your goals are defined, it's time to build the structure that helps you reach them. A clear snapshot of where you are today will help you determine what to do next.

Take into account

- Monthly income
- Regular expenses
- Debt balances and interest rates
- Savings and investment accounts
- Insurance coverage
- Retirement accounts

SPEND WITH PURPOSE AND VALUE ALIGNMENT

A truly powerful financial plan reflects who you are, not just how much you earn or spend.

Direct your money toward meaningful goals

- Prioritize essentials
- Reduce or redirect discretionary spending
- Automate savings when possible
- Earmark money each month for short- and long-term objectives
- Set aside funds for joy, hobbies, and well-being

Ask yourself

- Does my spending reflect my priorities?
- Are my financial habits helping me move toward or away from my goals?
- Which tradeoffs feel right to me?
- Where am I willing to adapt?
- Where do I want to stay firm?

SET UP A SAFETY NET

Life is unpredictable. An emergency fund helps cushion unexpected expenses such as medical bills, home repairs, or temporary loss of income.

- Start small and stay consistent
- Aim to save enough to cover three to six months of essential expenses
- Contribute regularly to retirement
- Increase contributions as income grows

Reassess and Revise as Life Evolves

Your financial plan is a living document and should reflect your current situation. Review your plan annually and after major life events (e.g., new job, relocation, family changes, health shifts, etc.).

Your Brighter Tomorrow Begins Today

Small steps create big change. Begin where you are and make intentional choices to move toward the future you imagine. We're here to help! Your Employee Assistance and WorkLife Programs are available 24/7, so call us any time for additional resources or to schedule a free consultation with a financial expert.

EAP WEBINAR

TAX STRATEGIES

Wednesday,
March 11, 2026
2–3 p.m. E.T.

REGISTER

Understanding taxes, where your tax dollars go, and whether you need a tax advisor is empowering. Take control of your finances by attending this webinar where you'll learn about legal strategies — like tax-free savings and the differences between tax-deferrals and tax-deductibles — and discover why it's important not to delay getting your refund.

Tell us about your EAP experience!

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