OCTOBER
2025

EMPLOYEE ASSISTANCE AND WORKLIFE
SOLUTIONS

SMART STEPS FOR FINANCIAL PEACE OF MIND

When it comes to securing your future and protecting your loved ones, financial planning isn't just a smart move — it's an act of care. Whether you're building wealth, planning your legacy, or simply getting organized, taking time to create a solid financial plan is an investment in you and your family.

ESSENTIAL ESTATE PLAN DOCUMENTS

A well-prepared estate plan ensures your wishes are honored and simplifies matters for those you leave behind. Here are the essential documents everyone needs:

WILL
Outlines how your assets should be distributed after your death and to whom, provides instructions for settling debts and other financial obligations, lists recipients of specific gifts or property, and more.

DURABLE POWER OF ATTORNEY
Designates someone to handle your financial affairs, either temporarily or permanently, in the event you are unable to do so yourself.

MEDICAL POWER OF ATTORNEY
Appoints someone to make medical decisions on your behalf, in the event that you become incapacitated.

LIVING WILL (ADVANCE DIRECTIVE)
Details your preferences for end-of-life care.

BENEFICIARY DESIGNATIONS
Names those who should receive the proceeds of insurance policies, retirement benefits, and bank accounts. Review these regularly and remember to update them after major life events, such as the birth of a child, marriage, or divorce.

Creating these documents in advance helps avoid disputes, confusion, delays, and unintended consequences.

TALKING TO YOUR FAMILY ABOUT FINANCIAL PLANNING

Discussing money, especially as it relates to the idea of your death, can feel awkward and may be upsetting to your loved ones. But communicating about it now helps prevent unnecessary stress at what will already be a difficult and emotional time. Make the conversation easier with these tips:

CHOOSE THE RIGHT TIME AND PLACE
Pick a calm, private moment to talk. Avoid holidays or high-stress circumstances.

BE HONEST AND OPEN
Share your plans and wishes, and ensure everyone knows where to find your important documents.

INVOLVE ADULT CHILDREN OR TRUSTED INDIVIDUALS
Let each person know which role they might play in your plan (executor, power of attorney, etc.) and the decisions and responsibilities involved.

KEEP IT A TWO-WAY CONVERSATION
Ask for input and encourage your loved ones to create or update their own plans.

If you start to feel uncomfortable or you're met with resistance from family members who feel it's too morbid a topic, remind yourself and them that these discussions aren't just about finances — they're about protecting your relationships and easing burdens.

MINDING YOUR MONEY IN THE MEANTIME

Protecting your family's future is just one piece of the financial puzzle. Being economical in everyday life is equally important. Managing your spending and sticking to a budget is fundamental for taking control of your finances and improving your day-to-day financial well-being. When you manage your money well, you:

- Stay in control of daily and monthly finances
- Build a cushion for unexpected expenses
- Stay on track toward financial goals
- Have more freedom to make choices that improve your life

Your Employee Assistance Program is here to help. Contact us for more information, to request additional resources, or to schedule a free consultation with a financial expert who can help tailor a plan to your specific needs and goals.

The Employee Assistance Program is a **voluntary** and **confidential** employee benefit available to eligible federal employees at no cost.

EAP

PSC | Federal Occupational Health

U.S. Department of Health and Human Services

LIVE WEBINAR

PLANNING A FINANCIAL FUTURE

PLANNING A FINANCIAL FUTURE

Being financially savvy is essential for building wealth, managing savings, making smart investments, and preparing for economic uncertainties. In this session, participants will learn how to assess their future financial needs, understand how inflation affects buying power, create a personalized savings plan, and explore the importance of investing. We'll also help you evaluate your current financial state, overcome immediate roadblocks to saving, and equip you with the knowledge to strategically plan for your future and retirement.

Wednesday, October 8, 2025
2–3 p.m. E.T.

REGISTER

24 HOURS A DAY

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