

Financial Education and Counseling Services



Legal Insurance

Several studies show that more Americans are struggling to keep up with expenses and are putting less money aside for emergencies or long-term financial goals.¹ With this added service, you have a place to turn for help, with access to financial counselors and online resources to get answers for a wide variety of money management matters in addition to financial planning questions.

Guidance from Highly Trained Financial Counselors

As a plan member, you'll have toll-free access to accredited financial counselors who can address your questions and offer guidance on a variety of money management topics, including:

- ✓ General financial planning and counseling sessions
- ✓ Cash and debt management
- ✓ Savings and budgeting
- ✓ Asset allocation
- ✓ Credit reports
- ✓ Student loan debt
- ✓ Insurance
- ✓ IRAs and 401(k)s
- ✓ Mortgage education
- ✓ Investments and risks

Debt Management Plan

As a member, you can work with a Financial counselor to help you consolidate bill payments and negotiate with creditors to lower payments — in some cases reducing or eliminating interest and fees. These debt management and consolidation plans can help members repay their unsecured debt in three to five years.

Online Financial Tools and Resources

- ✓ **Articles, Newsletters and Podcasts** are designed to help you understand many of the essential elements of personal finance.
- ✓ **Interactive Education Modules** guide you through core aspects of personal financial matters, including money management, home ownership, smart tax planning and finances for college students.
- ✓ **The Self-Guided Money Management Tool** allows you to create a customized spending plan to help better manage your finances.
- ✓ **Calculators** assist with evaluating important financial investments, such as home refinancing, investments and affording a car.
- ✓ **Worksheets, Checklists and Charts** help organize your personal finances.
- ✓ **Online Chat** offers the opportunity to ask questions when it's convenient by chatting with a financial counselor online.

For more information, call 800-247-4184. Or visit [ARAGlegal.com](https://www.araglegal.com), access code

¹"Nearly half of all Americans are falling deeper in debt as inflation continues to boost costs," [cnbc.com](https://www.cnn.com/2022/07/26/nearly-half-of-americans-fall-deeper-in-debt-as-inflation-boosts-costs.html), Jessica Dickler, July 26, 2022. <https://www.cnn.com/2022/07/26/nearly-half-of-americans-fall-deeper-in-debt-as-inflation-boosts-costs.html>

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