Financial Education & Guidance

CCA Financial Assist provides the no-cost, comprehensive telephonic financial support and education. Financial educations provide guidance addressing specific concerns and resulting in a written plan of action. Sessions can cover a wide range of topics. Below are a few topics that are often tapped:

- Debt management: helping participants construct a debt management plan
- Bankruptcy prevention: ensuring that participants understand the ramifications of bankruptcy filing and help determine other options
- Credit report review: providing participants with credit reports and credit scores (note: there is a low cost fee per report) and consultation with *Certified Credit Report Review Specialists* to clarify the content and discuss options, rights, and responsibilities
- Housing education: assisting participants to prepare for lease agreement or a home purchase and in cases of financial distress, to identify options for keeping the home
- Nationwide non-profit referral database
- Various educational materials tailored to the topic and needs you're focusing on

The information provided is completely unbiased. Financial educators provide a pressure-free, personalized experience. To request to engage with a financial education, please call **1 855-420-0734.** Website Access: **headspace.com/work-life** Company Code: **Regions**

***MyCCAOnline.com* Financial Resources**

Financial Guidance Tools

- **Financial Calculators:** Equips you to plan ahead, get the answers that inform your decision-making and explore different options regarding home and personal financing, investing activities, and retirement savings strategies.
  - Housing: Managing Costs & Affordability
    - "Rent vs. Buy" tool
    - Leasing scenarios
    - Home purchasing: financing options and/or home equity loans
  - Personal Finance: Car loans, paying off credit cards, saving for college, debt consolidation
  - Investment: Setting near- or long-term goals, saving and portfolio strategies
  - Retirement: Achieving goals, long-term savings strategies, IRAs and other instruments

- **Estate Planning:** Articles and resources to address estate planning questions including will preparation or trusts and other considerations.

- ***Quicken WillMaker & Trust 2022***
  Discounted access to software that equips you to create an estate plan, whether you're just getting started or you want to update your previous arrangements. This software guides you through the process

from beginning to end, giving you practical and legal information that you need to make the best decisions for you and your family at no cost to you.

Financial Management Resource Links

- **Credit Karma** Website that offers **free credit reports and credit monitoring** in exchange for the opportunity to advertise targeted products and services to you. There is, however, no obligation to purchase any service to receive the free services. If you create a free account with Credit Karma and opt into the credit monitoring service, Credit Karma will send you email alerts regarding important changes involving your credit accounts.

- **Mint.com** is a website that offers free personal financial management tools to:
    - **Create budgets** that make sense today and set you up for success tomorrow.
    - Receive **alerts for unusual account charges**
    - Get your **free credit score** and learn how you can improve it.

  Mint's tools are provided in exchange for offering users targeted promotions of financial products and services. There is no obligation to purchase services to receive Mint's free services.

- **Identity Theft** Federal Trade Commission's (FTC) website on identity theft is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft.t https://www.consumer.ftc.gov/features/feature-0014-identity-theft.

- **National Association of Personal Financial Advisors**: A national organization of fee-only financial planning professionals. Their site offers articles about selecting a financial planner and a tool to locate planners who are NAPFA members. https://www.napfa.org

Additional Resources

Library of resources including handbooks, articles and worksheets and on-demand online seminars to inform and guide your financial planning needs and help you hone your money management strategies, no matter what your goals.

- Bankruptcy
- Buying or Selling a Home
- Financial Tips
- Credit Management or Counseling
- Financial Assistance and Financial Planning
- Insurance Coverage
- Saving and Investing
    - Saving and Investing for College
    - Saving and Investing for Home Ownership
    - Saving and Investing for Retirement
- Taxes
- Loans
- Budgeting Strategies