

## BENEFITS

# Your Financial Coaching Plan

Personalized guidance to help you make smart financial decisions and achieve your goals.

Are you overwhelmed by debt?  
Constant bills stressing you out?  
Tired of living paycheck to paycheck?

We're here to help.



## What is Financial Coaching?

Financial coaching is personalized guidance to help reduce debt, improve your credit score, and achieve financial freedom. Our experts help you create a tailored plan to break free from debt and build a brighter financial future.



## About Our Coaches

Our National Foundation for Credit Counseling qualified financial coaches are here to help you make better financial decisions, from budgeting to debt management.

Whether you're looking to get out of debt or build a secure financial future, our coaches are ready to support you every step of the way.



## What Our Coaches Offer

Transform your life with financial coaching.

- **Free Consultative Assessment:** Get an in-depth review of your financial situation, including your debt-to-income ratio, budgeting insights, and ways to help manage your everyday spending.
- **Personalized Debt Plan:** Our coaches will create a plan just for you, helping you pay off debt faster while managing everyday costs.
- **Simple Ways to Help Improve Your Credit Score:** Get guidance on managing credit cards, disputing credit report inaccuracies, and building stronger credit that can help secure better financial opportunities.
- **Long-Term Financial Health:** Learn budgeting, saving, and DIY financial strategies to help you secure a stable and prosperous financial future.

## Enroll Today to Achieve Your Financial Goals!

### Coverage

Employee, spouse or domestic partner and dependents up to the age of 26 years old.

### Cost

You must enroll in the legal plan to receive the financial wellness plan at no additional cost.

### How To Enroll

Enroll in the legal plan online through your employee benefit admin system.

IdentityIQ® does not provide debt relief and does not promise to help you obtain a loan. A coach can guide you through a free financial evaluation, help you understand your options and connect you with a qualified partner.



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