



# Financial Well-Being

## Buying a Home

Buying a home that you love is one of the most exciting purchases you can make. But because there is a lot involved, it can quickly become overwhelming! The good news is that you can get educational guidance and support from the time you start planning homeownership to when you make your final purchase. By calling your EAP, you can access a free and confidential 30-minute financial consultation, which can provide a plethora of educational resources so you can move forward more confidently towards your dream home.

### How a Free Financial Consultation Can Help:

#### Utilize your financial consultation to learn how to:

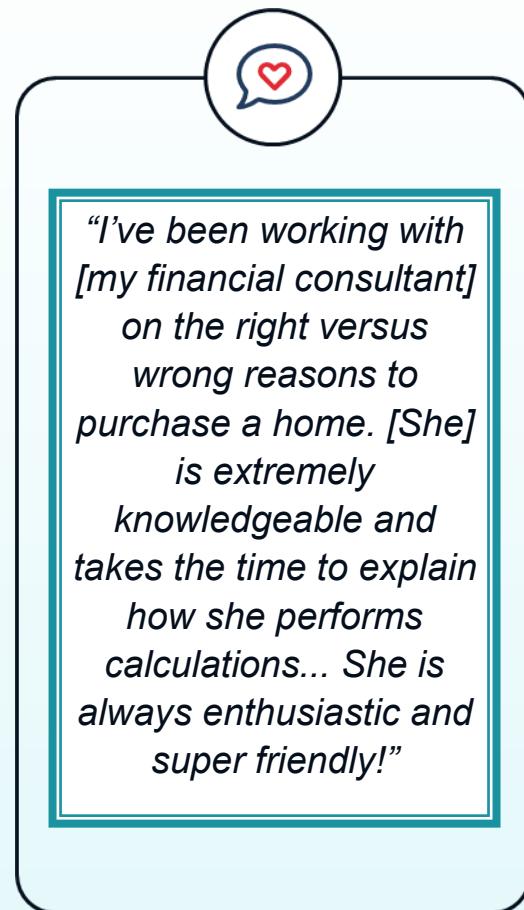
-  Navigate prequalification expectations and processes
-  Determine how much you can afford
-  Understand mortgage lending ratios and credit guidelines
-  Make realistic offers and closing deals
-  Build a budget that works around your home goals
-  Discover possible tax deductions and savings opportunities

#### Ready to transform your financial future?

Each covered employee is entitled to one (1) free 30-minute telephonic consultation for financial coaching. Call and we will connect you to an expert who can give you education, guidance, suggestions, and support. You have an opportunity to confidentially talk with an individual who is familiar with complex financial matters and discuss the most appropriate way to handle your financial situation. If you could benefit from a private discussion with an expert with experienced financial insight, or would like a second opinion to feel confident about a particular financial strategy or decision, please consider an EAP financial referral.



We go the extra mile to exceed our members' expectations. We are here to help our members every step of the way — helping you with your work, your life, and your work-life balance! Call us to arrange a free, confidential consultation.



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