

## **Financial Resources**

### **Counseling Sessions (up to 3 sessions) – (866) 327-4762**

- Financial Issues – Budgeting, credit and financial guidance (tax or investment advice, loans and bill payments not included)
- Federal Tax Assistance – Help for IRS audits and unfiled or past-due tax returns (not a tax representation or preparation service)
- Legal Services – Telephonic or face-to-face legal consultations for issues related to civil, consumer, personal and family law, financial matters, business law, real estate, criminal matters, the IRS and estate planning (excluding disputes or actions between members and their employer or MHN) Help with organizing records and vital documents, and with arranging “final details” for loved one.

### **Online Services – [eap4soc.mhn.com](http://eap4soc.mhn.com) (access code: soc)**

## **Upcoming Financial Assistance Workshops**

### **Managing Personal Finances**

- Basics to create successful budget and spending plan
- Analyze overspending and credit concerns
- Importance of establishing credit (including guidelines for using credit card and avoiding credit card fraud)
- Remedies for being overextended in debt

### **Making Your Money Work for You**

- Creating a Workable Monthly Budget
- Techniques for Building Savings
- Setting Financial Goals

### **Adjusting to Your Adjustable Mortgage**

- Is Your Mortgage ARMEd and Dangerous?
- Understanding How and When Payments Adjust
- Knowing When Payments Become Unaffordable

DGS will also be offering additional Stress Management training classes.