



## APS Employee Assistance Financial Services

Family problems and daily living issues often include a financial component. For example, clients may be concerned about the impending costs of an upcoming tax bill. Individuals struggling with a difficult domestic situation may be worried about the financial impact of separation or divorce.

Clients who contact their Employee Assistance Program (EAP) with financial concerns can be connected to a financial consultant who is able to discuss these concerns and provide suggestions regarding a course of action. This telephonic consultation is provided free of charge to the employee or their dependent family members. The financial consultant will review the client's past financial history, assess the current situation and problem solve with the client to develop a resolution strategy. When appropriate, the EAP can provide a local community referral for a specific concern.

### Examples of areas in which the EAP can help include:

#### **Taxes**

- ◆ Failure to file
- ◆ Payment plans
- ◆ Withholding questions
- ◆ Tax preparation

#### **Housing**

- ◆ Utility collections

#### **Mortgage**

- ◆ Qualifying for a mortgage
- ◆ Refinancing
- ◆ Avoiding foreclosure

#### **Retirement Planning**

- ◆ 401 K Plans
- ◆ IRAs & Stock Options
- ◆ What will I need?

#### **Education**

- ◆ College funding

#### **Alternatives to Bankruptcy**

- ◆ Credit counseling

#### **Credit Problems**

- ◆ Credit card debt
- ◆ Overextended
- ◆ Negotiating with credit card companies

#### **Budgeting & Cash Flow**

- ◆ Developing a budget

#### **Credit Restoration**

- ◆ Dealing with credit bureaus

If you have financial concerns, the EAP is there to help. APS Employee Assistance counselors are available 24 hours per day to assist, no matter what the problem.

**APS Employee Assistance**  
**1-800-999-1077**



## APS Employee Assistance Legal Services

Because almost every life event can involve a legal question or problem, APS offers both free legal consultations and discounted legal referrals. Complex legal language and the legal system may intimidate many people in general. APS legal services will help calm many fears and anxieties associated with legal concerns by answering basic questions and simplifying the process of obtaining legal help.

Some common legal concerns include:

- |                    |                        |                     |
|--------------------|------------------------|---------------------|
| ◆ Divorce          | ◆ Guardianship         | ◆ Taxes             |
| ◆ Wills            | ◆ Tenant's rights      | ◆ Litigation        |
| ◆ Child custody    | ◆ Order for protection | ◆ Power of attorney |
| ◆ Immigration      | ◆ Civil disputes       | ◆ Consumer's rights |
| ◆ Estate planning  | ◆ Criminal issues      | ◆ Bankruptcy        |
| ◆ Wage garnishment | ◆ Commercial concerns  | ◆ Liens             |

\* Excludes employer related issues

### Legal consultation

Legal consultations may be the catalyst you need to create an action plan to resolve or alleviate your legal concern. The legal consultations are provided at no cost to you, whether you speak with the attorney over the telephone or in their office. When you call you will be directed to a lawyer in the city or community where the legal concern is taking place. On average, the "lead lawyer" in the firm has over twenty years of experience.

Legal consultations are available during business hours, Monday through Friday. Legal consultations may also be available during "off-hours" for emergencies. APS staff members are always available 24 hours every day if you need information about legal services or simply wish to discuss any concerns that may accompany your legal issues.

### Local legal referrals

It may be necessary to get a referral to meet with a lawyer in-person. Referrals will be made to a law firm in your area. Referral lawyers have agreed to provide the initial **half-hour consultation** at no cost to you. If you decide to retain the lawyer for further services, the lawyer will charge you at a special 25% reduced rate from their regular fees, because *you were referred* through APS. If for any reason you would like to use another lawyer, APS will provide another referral resource.

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