

Money Coaching

Like a personal trainer, a Money Coach helps members get in great financial 'shape'.

Money Coaching

Each member is entitled to no-cost, telephonic consultations with the EAP's staffed money coaches. Typical matters include credit, debt and budgeting assistance, mortgage and home ownership, tax planning, retirement, student loans, and college planning questions. These services are provided by financial experts, like CFP® professionals and licensed CPA's. Telephonic consultations are generally limited to thirty minutes per issue.

Website Resources

Members have access to the financial library that contains hundreds of articles and guides. They can also access financial calculators with topics that include savings goals, retirement planning, homeownership, car affordability and more.

Tax Consultation & Preparation

Members are able to consult with a tax professional to address their tax questions or discuss tax savings strategies. All personal income tax documents are prepared by certified tax professionals and at a preferred rate reduction of 25% of the professional's normal fee.

Examples of the types of matters for which an employee may use the money coaching benefit include:

Developing A Spending Plan

This service provides analysis of an employee's budget with a goal of developing a realistic spending plan that incorporates current and future financial goals. The analysis will include guidance on maximizing income, reducing expenses, as well as managing the use of credit.

Rebuilding Your Credit

Employees can get a Credit Report Analysis provided by a Certified Credit Report Reviewer, including an overview of their credit report and credit score with strategies to improve their credit score.

Getting Out Of Debt

Employees can get an analysis of their debt structure to ensure they are managing debt in the most effective way possible. Effective strategies for debt challenges include direct access to non-profit credit counseling services.



The following is a partial list of the many financial topics available to be discussed with a Money Coach:

- Budgeting Techniques
- Caring for Aging Parents
- Corporate Bonds
- Credit after Bankruptcy
- Credit Cards with Lower Interest Rates
- Credit Reports
- Debt Counseling
- Divorce Planning
- Estate Planning
- Financial Hardship
- Insurance Buying Strategies
- Internet Stock Trading
- IRA Rollovers
- Medicaid/Medicare
- Mortgages/Reverse Mortgages
- Mutual Funds
- Negotiating Late Rent/Utility Payments
- Renting vs. Buying a Home
- Retirement Planning
- Saving for Financial Emergencies
- Social Security Benefits
- Student Loans
- Tax Issues & Tax Savings Strategies

Reach Out If You Need Help

Uprise Health provides resources and support to help you better manage daily work and life challenges. A counselor is just a phone call away.

Call the EAP: 866-750-1327

Website: uprisehealth.com/members

Access Code: OEBO

Pre-retirement Analysis

An employee can get an analysis of their retirement goals to see if they have a proper savings plan in place to reach these goals. Clear action steps will be provided to help the employee consider savings or investment strategies.

401(K) Analysis

This focuses on reviewing an employee's current contributions to their 401(k) plan and the investment choices they are utilizing. The coach will provide clear next steps to evaluate investment options within a plan and/or for determining if the employee's pace of savings is in line with retirement goals.

Home Buying Strategies

Employees can receive guidance and analysis of strategies for buying a home, as well as information on first-time homebuyer programs.

Mortgage Counseling

Employees can receive objective guidance and information in any area of mortgage and real estate. Whether planning to buy a house or facing the loss of a home, an employee can receive a wealth of information from our money coaches. Our coaches offer information on topics such as the sale or purchase of a home, mortgage loan modifications, refinancing, foreclosure, or investment properties.

College Planning

This topic focuses on the various aspects of college planning, including college savings and accounts, college selection, applying for financial aid, grants and scholarships and alternative funding options.

Income Tax Services

Employees get direct access to discounted tax preparation/tax planning services. If tax preparation service is requested, employees will receive a preferred discount of 25% off normal fees.

Student Loan Debt

A Money Coach can provide guidance on the best ways to reduce debt, repayment options, tax considerations, forgiveness benefits, grace periods and determining whether or not debt consolidation is worth considering.

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