

Teap.

Everyone deserves a little couch-time.



Monthly Wellness Seminar

**Managing Financial Mishaps:
Reducing Stress & Taking Control**

October 2024

About your Presenter

Professional:

- Registered Financial Services Professional
- Executive Council / 5x Consecutive
- Founder of Elite Connections Group

Personal:

- Single Father
- Enjoy Traveling and Attending Church
- Fitness Fanatic



Key Takeaways

- [?] Financial Mistakes Happen to Everyone
- [?] Stress-Relief Through Practical Tips
- [?] Avoiding Unnecessary Debt
- [?] Building for the Future

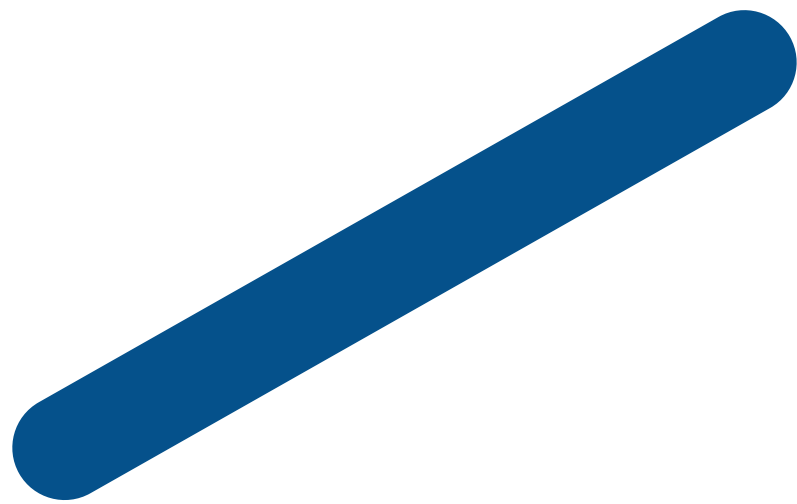
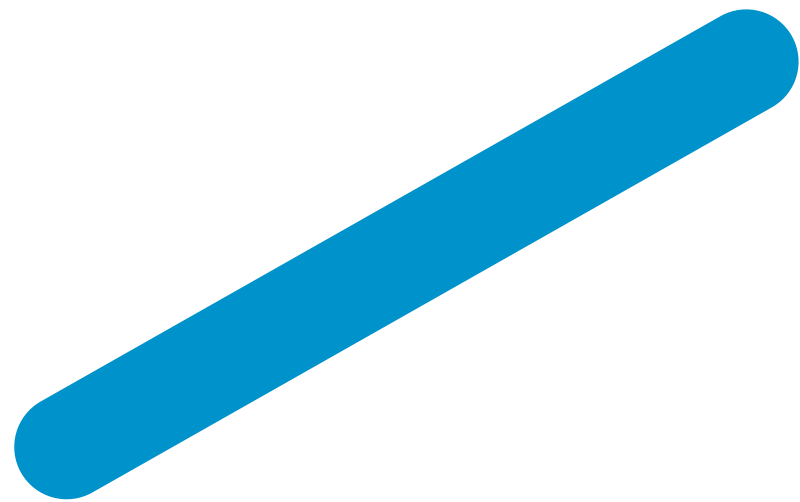


Why Financial Mishaps Matter

- Financial mishaps are a common experience.
- Learning from them is crucial for long-term financial stability.

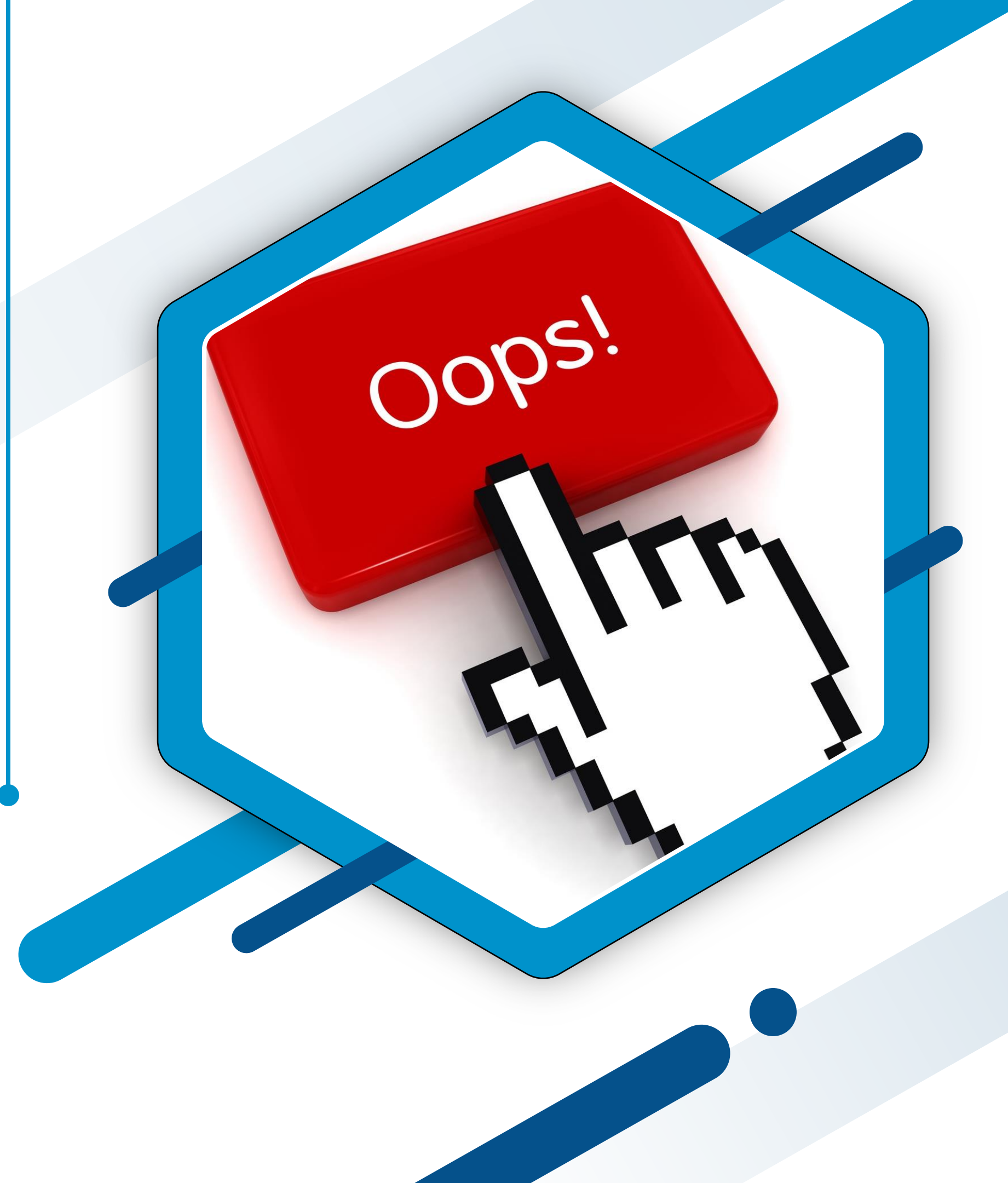


Poll #1



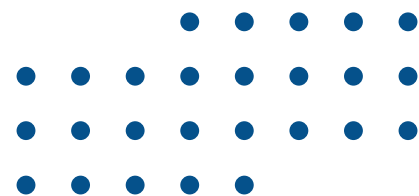
Normalizing Financial Mistakes

- Everyone makes financial mistakes.
- Mistakes are learning opportunities, not failures.



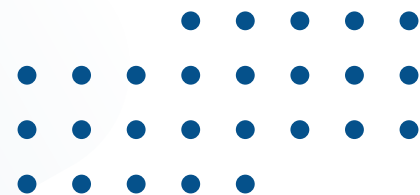
Managing Financial Stress

- Stress is a natural response to financial struggles.
- Key stress-relief tips include.
 - Automating payments.
 - Cutting unnecessary expenses.
 - Setting realistic financial goals.

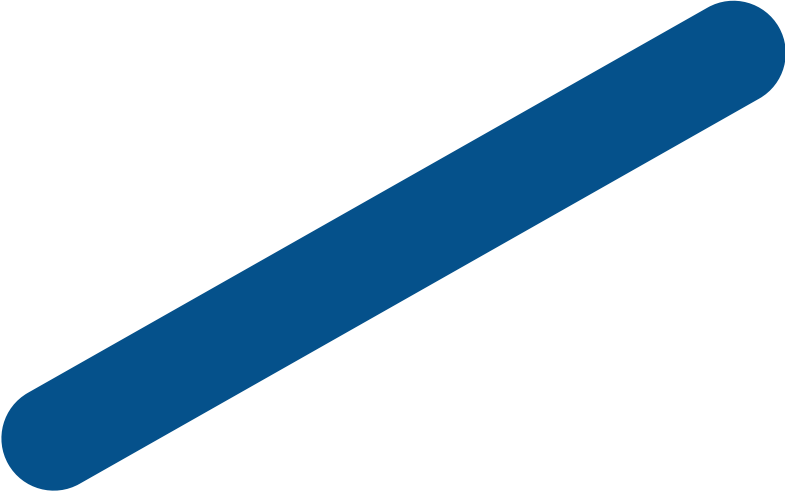
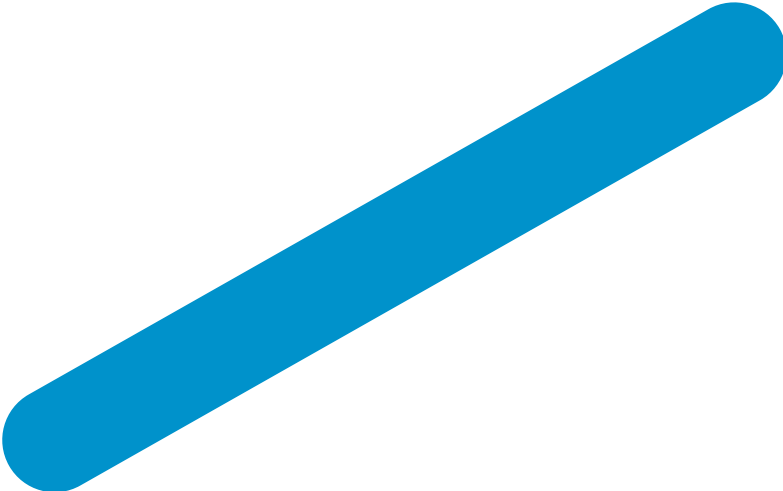


Automating Finances to Reduce Stress

- Automating payments and savings can prevent late fees.
- Set up automatic transfers for savings to ensure consistency.



Poll #2



Avoiding Unnecessary Debt

- Managing debt is key to freeing up resources.
- Avoid taking on new debt unless absolutely necessary.
- Prioritize paying off high-interest debt first.



Building for the Future

- Good financial planning today can secure your retirement tomorrow.
- Start small and scale savings as your income grows.
- Invest wisely to grow your wealth.



Are you ready to retire!

- Teacher
- Corporate Employee



Scenario # 1

Teacher Retirement

- TRS pension
- 403B
- Group Life Insurance
- Disability Insurance



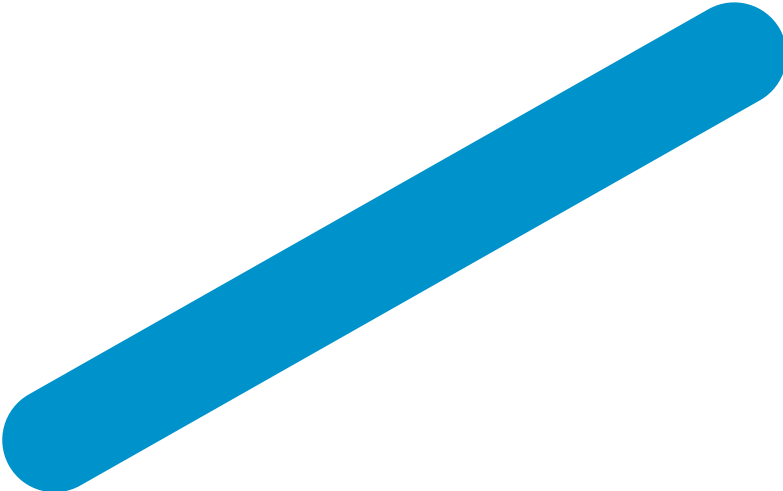
Scenario #2

Corporate Employee

- 401K with match
- ROTH IRA
- Group Life Insurance
- Disability Insurance
- Health Insurance



Poll #3



Practical Tips to Take Control



- Consolidate debt, reduce unnecessary spending, and create a budget.
- Seek professional financial advice if needed.
- Track your expenses to stay in control.

Plan for the Future

What you do NOW will make a Difference in THEIR Future!


- Generational Wealth
 - Protect Future Plans
 - Secure Funds for Family
 - Plan for the unknown




Q & A

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Access Your NEAP Benefits

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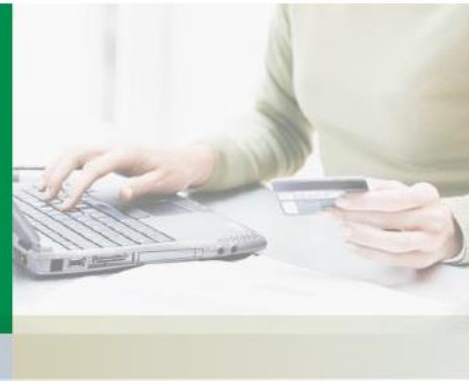
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Employee Support Program

FINANCIAL ASSIST



FEATURES AVAILABLE

- Free consultation with a financial counselor for you or your family members.
- No appointment needed during regular business hours Monday through Friday.
- Online financial calculators, library of articles, and do-it-yourself tools to manage finances.
- Online Will — through a series of questions and prompts, employees can create basic, legally valid wills, quickly and easily.

If you have questions about a financial issue, speaking with an expert can help. Your employee support program provides you with free consultations on everything from credit and debt, to purchasing a home, or saving for retirement. Experts are available without an appointment during regular work hours.

We also offer a full selection of online financial articles, financial calculators, and other tools to help you get the answers you need.

TOLL-FREE: 866-212-6096

WEBSITE: <https://neelyeap.helpwhereyouare.com>

COMPANY CODE: XXXX



EAP Benefit Spotlight



Managing Financial Mishaps: Reducing Stress & Taking Control

Managing Debt

- Consolidate debt to simplify payments.
- Reduce spending by cutting non-essential expenses.
- Create a budget to manage income and expenses.

Stress-Relief Tips for Financial Well-Being

- Automate payments to avoid late fees.
- Track expenses regularly.
- Set realistic financial goals and scale up savings.

Building Generational Wealth

- Protect future plans with insurance and retirement accounts.
- Secure funds for family through savings or trust funds.
- Plan for the unexpected with emergency funds

Remember:

“Don’t keep running a race without a finish line.”

Joshua Humble

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