**Get Financially Fit NOW**

How do you feel about your current financial situation? Stressed out? On track but worried about retirement? Buried in credit card debt?

Ongoing stress about money can contribute to sleep problems, migraines, heart disease, unhappy relationships and poor mental health. One way to prevent or relieve that stress is by setting financial goals and making a plan to meet them.

Where would you like to see yourself three years from now? Debt-free? Purchasing a home? Saving for a secure retirement in the Texa$aver 401(k) / 457 Program? Saving for an emergency?



Once you’ve found your inspiration, create your action plan. You can find resources to help you reach your financial goals through the ERS Texas Employees Group Benefits Program (GBP) and possibly through your employer’s Employees Assistance Program. ERS is also hosting the following free webinars in August. Recordings of past webinars will be posted [here](https://ers.texas.gov/wellness-resources-en/wellness-webinars).

[***Budgeting Basics***](https://register.gotowebinar.com/register/2755502991434689551)on August 6 at 10 a.m.

[***Credit 101***](https://register.gotowebinar.com/register/8697919136866468623)onAugust 11 at 10 a.m.

[***Ask a Financial Expert about Money Management***](https://register.gotowebinar.com/register/2494584484117115919)onAugust 20 at 10 a.m.

[***Funding Your Future***](https://register.gotowebinar.com/register/834231766222210830)onAugust 26 at 10 a.m.

**More resources available through the GBP:**

1. As a GBP health or life insurance plan participant, you and your dependents have access to ERS [lifestyle benefits](file:///\\ad\users\h\achamberlain\Member%20Communications\Financial%20Fitness\ERS%20lifestyle%20benefits), which includes [**LifeWorks**](https://securianlegalfinancialandgriefresources.lifeworks.com/life/employee-assistance)**\*** financial resources and counselors. Use the login information:

Username: lfg Password: resources

Here are just a few ways LifeWorks can help:

If you’re feeling stressed, having sleep problems or worrying about your budget, you can **talk with LifeWorks counselors confidentially** at any time of day or night at (822) 849-6034 or (888) 732-9020. These phone numbers are provided under the “Support & Resources” menu.

Having a hard time figuring out what you can afford? **Financial calculators** are available under “Quick Links” for estimating:

* The savings you’ll need for college; the amount you might expect in federal student aid
* The mortgage amount you can afford
* The credit card interest you will end up paying if you make only the minimum required payment on your credit card bill, or the number of payments you will make before your balance is paid off
* The Social Security payment amount you might expect to receive

*Note to state employees*: to learn the ERS retirement annuity amount you might expect to receive, log on to your account at [ers.texas.gov](https://ers.texas.gov/) to create a “retirement estimate.”

For more information on managing your money, debt, planning for emergencies and saving for retirement, LifeWorks has dozens of **articles** and an **audio recording on “Taking Charge of your Money**.” If you’re unsure where to begin, click on the Assessments tab and take the 30-second financial assessment to receive a short list of recommended articles. Some of the articles are listed below:

**Money and You**

How’s Your Financial Discipline?

Ten Tips for Living Within Your Means

Streamlining and Paying Your Bills on Time

Financial Management Plan worksheet

Financial Planning: Websites and Books

How to Rebuild Your Credit and Improve Your Credit Score

**Money and Relationships**

Talking Money with Your Kids

When Love, Marriage & Money Come Together

Couples and Money

**Dealing with Debt**

Do You Have Debt Problems?

Four Steps to Reduce your Debt

What To Do If Your Credit Card Bill is Higher Than Expected

Dealing with Debt Collectors

Working with a Credit Counseling Agency: Choose a credit counseling agency

Dealing with the Possibility of Foreclosure on Your Home

1. **Texa$aver 401(k)/457 Program** offers no-cost counseling to Texa$aver participants who want to discuss the financial aspects of retirement and how to prepare using the Texa$aver program. To get in touch with the Education Counselor in your area, visit this [link](https://www.brainshark.com/brainshark/viewer/presentation/966216742/23/attachment/14684325). All counselors are licensed and registered Retirement Plan Advisors.

In addition, [eLearning presentations](https://texasaver.empower-retirement.com/participant/#/articles/TexasWR/eLearningPresentations) are available to anyone – not just Texa$aver participants – for viewing on the Texa$aver website. A great one to start with is “Ready, Set, Retire! with the Texa$aver Program.”

1. Looking for more resources relating to money? **The** [**Texas Office of Consumer Credit Commissioner**](https://occc.texas.gov/)has several resources for consumer financial education:

* In-person and online Financial Coaching/Education
* [Financial Education Resources](https://occc.texas.gov/consumers/consumer-education)
* Insight on Debt Collection Practices in Texas

*\*Services provided by Lifeworks can be discontinued at any time.*