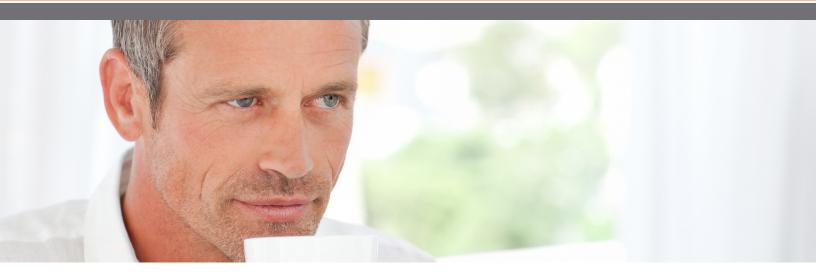


Financial Services



Managing finances can be overwhelming. You work hard to earn your money — how can you be sure you're getting the most out of it?

You don't need to figure it out all alone — SEAP offers free, confidential access to experts. Our financial counseling services help you find answers to questions about budget planning, credit card debt, home buying and more.

What financial services are provided?

Our services include:

- Free unlimited phone consultations with credentialed financial specialists
- Referrals to local financial professionals and planning resources
- Free worksheets and informative articles designed to help you with budgeting and other financial issues (delivered by email, mail or fax)

How can these services help?

We can help you address a wide range of financial topics, including:

- Budgeting
- Debt/credit management
- Retirement planning

- Saving for college
- Mortgage and auto loans
- Bankruptcy
 - ... and more

How do I get started?

To use these services, simply call SEAP's toll-free number provided below. Financial consultants are available from 8 a.m. to 9 p.m. Eastern Standard Time, Monday through Friday.

If you have other questions or want to know how SEAP can help with other personal and work-related concerns, our counselors are available 24 hours a day, every day.

Contact SEAP any time you need help with any of life's concerns.

(800) 692-7459 (800) 824-4306 (TDD)

or log on to www.liveandworkwell.com access code: Pennsylvania