



FINANCIAL WELLNESS: A Resource Guide for Everyday Financial Concerns



In today's economy, it can be challenging to manage our personal finances. It's not always easy to meet monthly expenses, make payments on credit cards, while saving money for important life events such as unexpected emergencies, retirement, and college. It can be hard to know where, when, and how much to save when faced with competing financial priorities. Financial stress and worry can impact both our personal and professional lives. That's why AtlantiCare's Financial Wellness Program offers a variety of solutions to support your financial wellness goals. Please read below to learn about the financial resources available to you as an AtlantiCare Employee.

* Available to all staff * Program has eligibility requirements

* **Financial Education/Classes/Seminars** are delivered by financial professionals from Empower (formerly Prudential®) and the Financial Wellness Institute (FWI) and include workshops throughout the year about a range of financial topics. Visit the Starfish Banner for upcoming classes or contact wellness@atlanticare.org for more information. Class topics and times vary. Helpful for:

- ✓ Planning a budget
- ✓ Building credit
- ✓ Estate planning
- ✓ Saving for retirement
- ✓ Social Security education
- ✓ Home ownership

* **1:1 Coaching/Counseling** is provided by the Financial Wellness Institute. During your session, you'll create a financial action plan and learn principles of money management such as improving credit, reducing debt, saving for homeownership or other important life events. AtlantiCare employees facing financial challenges are eligible for 2 complementary counseling sessions. To schedule a session, visit myatlanticare.org to complete the Financial Counseling Enrollment Form. Great for:

- ✓ Reducing debt
- ✓ Saving for homeownership
- ✓ Low or no credit
- ✓ Creating a financial action plan

* **Education Investment Program (EIP)** is offered by AtlantiCare to support staff in their professional growth and development. Visit the Human Resources page and click on Forms & Links for more information. Great for:

- ✓ Professional development & career growth

* **Comprehensive Student Loans Education and Solutions** provided by Gradfin. GradFin provides borrowers free one-on-one consultations to help determine optimal repayment strategies for your student loans, so you can repay your loans faster and start saving sooner. Learn more by scheduling a call with GradFin: 1-844-GRADFIN or visit gradfin.com/atlanticare. Great for:

- ✓ Student loan repayment

* **First Harvest Credit Union** offers a variety of financial solutions such as free checking, low loan rates, credit builder loans, tuition rewards, holiday/vacation club accounts and more. Visit firstharvestcu.com, or call 800-582-7640 and mention AtlantiCare. Great for:

- ✓ **Building savings**
- ✓ **Low interest loans**

* **Purchasing Power** is a reliable way to buy appliances, computer, electronics when paying with cash or credit is challenging. Get your product up front and pay over 6 to 12 months directly from your paycheck. This is not a discount program—however you'll always know the cost of your purchase—no surprises. Log in to My Own Benefits for more information. Great for:

- ✓ **Emergency expenses**

* **Deals & Discounts** are available for a wide variety of goods, services, and experiences.

Visit <https://atlanticare-discounts.corestream.com/> for more information. Great for:

- ✓ **Savings on lifestyle products and services**

* **529 College Savings** allows you to make post-tax contributions to the Scholars Choice College Savings Program. The major advantage is that your account balance grows free from federal income taxes and all withdrawals used for qualifying higher education expenses are federal income tax free. For more information, reach out to Lincoln Investments at 856-596-4830 ext. 2386. Great for:

- ✓ **College savings**

* **Retirement Savings** are an important part of your future. If eligible, you can participate in AtlantiCare's 403(b) or 401(k) Savings Plan. Visit the Human Resources Benefit tabs on the Starfish or contact Empower (formerly Prudential®) Customer Service at 1-877-778-2100 or visit www.empower.com/online/retirement for more information.

* **Online Tools** can help you manage and/or plan your finances (e.g., estimate how much to save, determine if you're saving enough for retirement, track daily expenses). Visit empower.com/online/retirement or download the Empower Retirement App on the App Store or Google Play. Available in English and Spanish. Helpful for:

- ✓ **Planning a budget**
- ✓ **Retirement savings**
- ✓ **Everyday expense management**

* **LifeCenter Membership Financial Assistance** is available to employees who meet income and household size criteria; monthly membership fee is reduced to \$20/month for individuals who qualify; visit myatlanticare.org to enroll or contact the LifeCenter@atlanticare.org for more information.

* **AtlantiCare Down Payment Assistance (DPA)** is a partnership between AtlantiCare and Address Yourself™, an affordable homeownership mortgage program by New Jersey Community Capital, providing payment assistance grants up to \$20,000 to AtlantiCare employees seeking to become first-time homeowners in Atlantic City and Pleasantville. For further information regarding this program, please contact housing@atlanticare.org

ADDITIONAL RESOURCES

New Jersey Housing and Mortgage Finance Agency

Information about first time home ownership, foreclosure, and down payment assistance is available. Visit <https://nj.gov/dca/hmfa/index>.

The Hammonton Family Success Center (HFSC)

The AtlantiCare Family Success Centers are available to assist you with applications for the following programs: LIHEAP, PAGE, NJSHARES (home energy assistance) and SNAP (nutrition assistance). To make an appointment or for more information please contact 609-567-2900.