

Your Employee and Family Assistance Program (EFAP) includes:

Financial Coaching



Achieving financial peace of mind is possible. By taking the right steps you can maintain a positive cash flow, get out of financial trouble, and be financially prepared should difficulties or a crisis arise. Working with a financial expert can help you gain control of your money.

Ensure your financial house is in order!

- **Want to be in control of your money?** We can help you assess your situation, develop a budget, and create strategies to improve your financial health.
- **In over your head?** We'll explore debt resolution options with you and establish an orderly payment of debts program.
- **Not sure what a FICO score is?** We can work with you to improve your credit rating and ensure your credit file is accurate and working for you.
- **Coping with a life transition?** If you're struggling with an illness or disability, job loss or job transition, separation or divorce, or imminent retirement, we can help.

One call is all it takes to get started.

Life Smart Coaching empowers you with the information and support you need to help you achieve financial peace of mind. We make it simple to get started and guide you step-by-step. When you call our Client Services Centre, here's what you can expect:

1. We ask a few questions to make sure you receive the customized service that will be most helpful.
2. We arrange for one of our financial experts to call you to discuss your financial situation.
3. We provide ongoing coaching to help you build the confidence to solve your financial challenge.

Life Smart Coaching services are offered over the telephone. If you ever feel uncertain or overwhelmed, about any issue, we can also arrange counselling. Counselling services can be offered face-to-face, over the phone, through video, or online.



Life Smart Coaching can help you achieve financial peace of mind.

Contact your EFAP 24/7 at 1.800.663.1142

TTY: 1.888.384.1152 | Numéro sans frais - en français : 1.866.398.9505

International (Call collect): 604.689.1717

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