Balanced Living

awp

A wop Program

February 2022

STRENGTHEN YOUR FAMILY BOND

When we don't spend time with our family, we fail to nurture the relationships that matter most. Even though work and busy schedules may try to get in the way, it's important that you make building better relationships a priority in your household.

Ways to Spend More Time Together

When a busy day bogs you down, it's easy to forget to spend time with those who are most important. However, by initiating simple routines at home, you can make sure that you take substantial time each day to connect with your loved ones:

- Dedicate the first fifteen minutes after you arrive home from work to check in with your children. Share
 one good thing and one bad thing that happened during your day, and support each other when
 needed.
- Make notes on a family calendar about when you will spend private time with each child. "Date night" with mom or dad can become the highlight of the child's week.
- Dedicate an hour after dinner or after your children go to sleep to spend time alone with your spouse.

Connect During Family Meetings

It isn't healthy for any family to hold in aggravations or irritations. Instead, make time for a family meeting each week to talk about what's going on within a family. This would be a great time for children to talk about the way they feel about doing a particular chore, or for parents to share the way they feel about their load of housework. Invite both children and your partner to talk about their feelings openly.

Schedule Family Outings and Trips

Sharing activities are a great way for the family to experience time with one another. Plan enjoyable events like going to a park, museum, camping, or a kayaking trip. If your child participates in extracurricular activities, this can also become a great time for everyone in the family to spend time together watching and supporting them. Afterwards, the whole family can go out to eat or grab ice cream to share stories about the event.

Handle an Argument in a Positive Way

If an argument flares up, use the time constructively. Stick to the issue at hand without bringing up past problems. Work on finding a solution to the problem. Instead of bickering over little annoyances, try to give a little and compromise to help the family move forward.

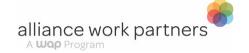
<u>Listen to Differing Perspectives</u>

Listen openly and sincerely to the other person's perspective and then talk about your feelings on the same issues. Tell the other person that you value his or her feelings and want to understand his or her perspective. This will encourage the other person to do the same for you, and help you find a compromise that benefits everyone.

Accept Feelings and Work Toward Solutions

No matter how trivial an issue seems, value the other person's feelings and opinion of it. Listen to feelings and hurts, and then find ways to work through conflict and find solutions. Agree on solutions, and then implement changes.

Written by Life Advantages - Author Dr. Delvina Miremadi ©2022



STRESS MANAGEMENT: COPING WITH RELATIONSHIP STRESS

Whether you're starting to develop conflicts with your roommates or struggling to manage the complex personalities that exist within your family or with your loved ones, the stress that you experience can easily bleed into other areas of your life. Conflicts that go unresolved can make you feel irritable and frustrated and cause other conflicts that impact your learning, your lifestyle, and even other relationships.

In order to reduce the stress in your relationships and return your interactions with others to a place of familiar comfort, try following these recommendations.

Be willing to address the problem. If you are unwilling to set aside the time and energy necessary to resolve the conflicts in your life, the issue or issues in your relationships may worsen over time. This can erode your relationships even further and potentially cause you to miss the window of time available to fix what isn't working.

<u>Identify the problem</u>. If you immediately know what the problem is in your relationship with someone, you can begin to work on the problem. If you are unsure of the problem or unaware of what the issue might be, your willingness to address the problem will help you. You may need to sit down with the other party and work together to uncover what exactly is causing the conflict.

<u>Determine if the problem</u> is something that can be resolved. Some conflicts may bey caused by small frictions that can be easily worked through. Others may result from serious breakdowns in your relationships that need more attention or work than you may be ready or willing to provide.

<u>Seek assistance if necessary</u>. If the problem in your relationship is related to neglect, abuse, or some other serious issue, you may need to seek the assistance of a professional counselor who is trained to help. Reach out to your student assistance provider to receive recommendations for counseling opportunities and more support information.

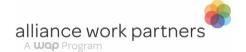
Resolve the conflict. Finding a resolution to the conflict may come down to a simple agreement to better listen and support each other or to a more immediate outcome, such as the conclusion of your relationship. As every relationship must navigate complexities that are unique to the interactions between you and the other party, it's important that you recognize that the outcome you hope for may not be the outcome that arrives. Again, if you find that resolving the conflict has made you feel anxious, uncomfortable, or concerned, reach out to a professional counselor to help you develop a process for moving forward with your life.

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LEADERSHIP SPOTLIGHT: CHANGE YOUR ATTITUDE TO ACCOMPLISH MORE

When things go wrong, it doesn't have to ruin your day. In fact, with the right outlook, you can prevent many problems from ever happening.

When mistakes occur or something goes wrong, "remember that you're the person who controls your reactions," says Ed Foreman, a motivational speaker and president of Executive Development Systems in Dallas. "Don't let the weather, your spouse or your boss take that control away from you."

Choose to maintain a positive attitude. "Bring a proactive approach to situations, don't just react to things after they've happened," he says. "Decide how you would like them to turn out."

Set high expectations up front. "Instead of wondering what might go wrong, start looking for things to go right. Our thoughts are self-fulfilling, so chances are you will get the result you expect," says Mr. Foreman.

A positive outlook contributes to a less stressful, more healthful lifestyle, he says. Anger, fear and other stressful emotions are associated with many health problems, from depression to high blood pressure, heart disease and the common cold. But feeling good about yourself and others helps prevent mental anguish and physical problems.

Being upbeat also contributes to more pleasant personal relationships. 'Take an honest look at your attitude, then ask yourself, 'Would I like to work with this person? Would I like being married to me?' If you answer no, it's time to change your attitude and behavior," says Mr. Foreman.

Start with a smile

Start building a positive attitude as soon as you open your eyes each morning. "Instead of dragging yourself out of bed and off to work in a big rush, start each day with a positive, healthful routine," Mr. Foreman says.

To do that, he suggests you:

- Get up early so you don't have to rush.
- Tune into positive messages. If the morning news depresses you, listen to a motivational cassette or read an upbeat, fun book.
- Eat a healthy breakfast.
- Exercise. Refresh your body and spirit with a brisk walk or other aerobic activity.
- Leave home early. Allow enough time for your commute -- and then some.

Put yourself in charge

"On the job, an individual with a positive attitude is more likely to achieve good results. The next time there is an important assignment or a promotion, that person is likely to get it," Mr. Foreman says.

Here are his strategies for achieving a positive attitude at work:

- Plan your day and your future. Work to achieve real goals, not just finish tasks.
- Greet people with a smile. Studies have found that smiling makes you feel better.
- Avoid excuses; they just make the other person angrier. But "I'm sorry" and "I'll take care of it" work wonders.
- Give sincere appreciation. Your co-workers deserve to know when they've done something well -- and they will return the compliment.
- Listen more and talk less. Listening to another person is one of the best compliments you can give.
- Alternate work and rest periods. Take time out to refresh yourself with a walk, stretches or other moderate exercise.
- Don't complain. Grumbling focuses attention on what's wrong, not what's right, and creates a negative atmosphere.
- Learn from your mistakes. Instead of getting upset, ask, "How can I correct the situation?"
- Make room for humor. Make it cheerful, not offensive.
- Review your accomplishments at the end of the day. Even small contributions make a difference.
- Go home early enough to spend time with family or friends. Relax and get a good night's sleep.

alliance work partners

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Tips and resources for living well

February 2022

Heart Health Month

HEALTH OBSERVANCE

According to the US Department of Health and Human Services, heart disease is a leading cause of death in the United States for both men and women. There are some risk factors that you can't control, such as age, gender, and family history. However, there are many modifiable risk factors that you have some control over. Cultivating a heart-healthy lifestyle is the most efficient way to reduce your risk of developing heart disease.

The first step is to know your risk and your numbers. High blood pressure and cholesterol are two major risk factors for heart disease. It is important to schedule regular screenings or physicals with your doctor to understand your blood pressure and cholesterol numbers. The next step is developing a proper course of action to improve any areas out of a safe range.

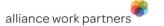
Here are some tips for reducing your risk of heart disease:

- · If you smoke, quit. Ask for help.
- · Aim for or maintain a healthy weight.
- Manage your stress. Learn how it affects you and ask for help from your doctor or a counselor if needed.
- Be more active. Aim for 150 minutes of moderate activity a week.
- Choose a heart-healthy diet. Try the Mediterranean or DASH diets.
- Get enough good quality sleep. Aim for 7-9 hours a night.

Learn about your risk and take charge of your life. No matter where you are with your health at this time, small steps over time can elicit big results. Choose one or two areas to focus on at a time. Once you have made new habits in those areas, add one or two more. Learn more about heart-healthy living at

https://www.nhlbi.nih.gov/health-topics/heart-healthy-living.

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Tips and resources for living well

February 2022

What is Recreational Therapy

Recreational therapy, also known as therapeutic recreation, is a systematic process that utilizes recreation and other activity-based interventions to address the assessed needs of individuals with illnesses and/or disabling conditions. Further, Recreational Therapy is designed to restore, remediate, and rehabilitate a person's level of functioning and independence in life activities.

Recreational Therapists (RTs) provide activities and coping strategies to help individuals achieve and maintain optimal levels of independence, productivity, wellbeing, and quality of life.

How is Recreational Therapy Beneficial

Recreational Therapy enhances participant outcomes and reduces healthcare costs by:

- Providing active, outcome-focused care which achieves results
- Enabling the generalization of skills developed in treatment to their home and community environments
- Reducing the effects of primary and secondary disabilities
- Providing treatment through cost-effective means such as in small and large group settings
- Serving as a cost-effective means to enhance or replace other more costly services
- Addressing the whole person with the focus on enhancing independent functioning within physical, social, cognitive, and emotional domains
- Training individuals to identify and utilize community resources that enable independent functioning
- Focusing on skills that carry over to everyday life and can make a difference in a person's quality of life
- Providing a wide range of cost-effective interventions and significant durability across an individual's lifespan.

Sources:

https://www.atra-online.com/page/AboutRecTherapy

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach.

Here for you as life happens





Tips and resources for living well

February 2022

Healthy Grocery

Shopping Tips

Proper nutrition is a discipline worth pursuing. However, for busy professionals on the move, finding a well-balanced meal can be a daunting and time-consuming task. Understanding what to consider when roaming the store will give you the confidence to make healthy decisions and break certain habits. Below are several tips to help you plan for a healthy, well-rounded trip to the grocery store while keeping in a balance of treats too!

Never go to the grocery store hungry!

If you go on an empty stomach, you are more vulnerable to putting things in your cart that may be a quick fix to satisfy your current craving. Eat a snack before going to avoid the temptation.

Go in with a game plan

Take time to make a list before you head to the store breaking down meals for the week to include breakfast, lunch, dinner, and snacks. After you brainstorm your meal prep, break down the meals by specific ingredients for each meal; i.e. chicken stir fry = chicken, broccoli, red peppers, brown rice, sesame seeds, onion, minced garlic, etc. This way you can categorize items by sections of the store to shop efficiently through the aisles.

Shop the perimeters of the store.

A great goal would be to shop primarily around the outer edges of the store for the bulk of your groceries since they contain the most wholesome items, such as your fruits, vegetables, fish, lean meats and whole grains. Last, make your way through the center aisles for pantry staples like spices, nuts, olive oil, dry pasta, oatmeal, jarred tomato sauce, or frozen fruits.

Shop with the season.

Learning what produce is in season when you shop will provide a better-quality selection, be less expensive, and align you with what nature intended for your body! See a seasonal list by The American Heart Association: seasonal fruits and vegetables.

Frozen and canned options.

If fresh produce isn't an option, finding your way into the freezer aisle for fruits and vegetables is the next best thing. Frozen fruit can be easily thrown into a blender for a nutrient-dense smoothie. As for canned fruits and vegetables, search for ones stored in either water or their juice to avoid unnecessary additives and sweeteners.

Treat Yourself!

The best thing you can do is crowd your plate with more wholesome options. However, you don't have to deprive yourself of things you enjoy. Instead, try to find a balance by adding in a few treat snacks or splurging on 1-2 treat meals a week to keep your mindset happy!

Try a new healthy recipe.

Menu planning can get a bit boring after you've filtered through your tried-and-true recipes, which then may lead to the temptation to order take-out or fast food. Try a new recipe once a week or bi-weekly to spice up your menu. New recipes will bolster your weekly menu and bring a variety to your overall diet.

Sources:

9 Grocery Shopping Tips | American Heart Association

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Tips and resources for living well

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RECIPE: Gnocchi with Spinach and Chicken Sausage

4 Servings

Ingredients

- 1 package (16 ounces) potato gnocchi
- 2 tablespoons olive oil
- 1 package (12 ounces) fully cooked Italian chicken sausage links, halved and sliced
- · 2 shallots, finely chopped
- 2 garlic cloves, minced
- 1 cup white wine or chicken broth
- 1 tablespoon cornstarch
- 1/2 cup reduced-sodium chicken broth
- 3 cups fresh baby spinach
- 1/2 cup heavy whipping cream
- 1/4 cup shredded Parmesan cheese

Directions

- 1. Cook gnocchi according to package directions. Meanwhile, in a large skillet, heat oil over medium-high heat; cook sausage and shallots until sausage is browned and shallots are tender. Add garlic; cook 1 minute longer.
- Stir in wine. Bring to a boil; cook until liquid is reduced by half, 3-4 minutes. In a small bowl, mix cornstarch and broth until smooth; stir into the sausage mixture. Return to a boil, stirring constantly; cook and stir until thickened, 1-2 minutes. Add spinach and cream; cook and stir until spinach is wilted.
- 3. Drain gnocchi; add to pan and heat through. Sprinkle with cheese.

Nutrition

Per serving: Each serving 1 cup: 604 calories, 28g fat (12g saturated fat), 119mg cholesterol, 1226mg sodium, 58g carbohydrate (3g sugars, 4g fiber), 27g protein.

Source: https://www.tasteofhome.com/recipes/gnocchi-with-spinach-and-chicken-sausage/

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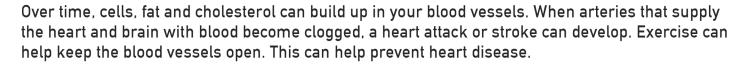


Exercise Your Way to a Healthy Heart

Physical inactivity is just as big a risk factor for heart disease as high blood pressure and smoking are. So, be the exception rather than the rule. Exercise for a healthier heart.

8 ways to help your heart

- 1. reduce your risk of developing heart disease
- 2. lower your risk of developing high blood pressure
- 3. lower blood pressure if it is high
- 4. raise your HDL, or "good" cholesterol, level
- 5. lower your LDL, or "bad" cholesterol, level
- 6. lower the amount of triglycerides, a form of fat, in your bloodstream
- 7. reduce extra weight, which can strain your heart
- 8. make your heart and lungs work more effectively



Added benefits

Exercise may also protect against stroke. Walking, stair climbing, dancing, jogging and other activities of at least moderate intensity also reduce stroke risk.

Plus, exercise can help you prevent or manage several chronic diseases that become more common with age. These include type 2 diabetes, osteoporosis and arthritis.

Both your body and mind can benefit from exercise. Exercise can help you manage stress. It's not clear whether stress affects the heart directly or has an effect on other risk factors and behaviors that affect the heart. These may include blood pressure, cholesterol levels, smoking and overeating. Cutting down on stress, however, can at least make your life more enjoyable. Exercise can also boost your self-image and help counter anxiety and depression.



Which activities are right for you?

You don't have to strain your body to benefit from exercise. Even moderate exercise three to four times a week is good for you. Examples of moderate activities include walking, gardening, doing housework and ballroom dancing. For increased benefit to your heart and lungs, try more vigorous aerobic exercise.

Aim for three or four times a week for 30 minutes at a time. Examples of more vigorous activities include:

- brisk walking
- ♦ swimming
- ♦ bicycling
- aerobic dancing
- ♦ cross-country skiing
- rowing

While there are many aerobic activities to choose from, walking is one of the best. It requires no special skills and costs no money. Walking is easy on the body, and nearly anyone can do it.



Exercise tips

Make exercise a part of your life with these tips:

- Walk, jog or bike around town instead of driving.
- ♦ Take an activity break during the day instead of eating a snack.
- ♦ Find out if your local shopping mall opens early for indoor walkers.
- ♦ Listen to music or watch TV to keep yourself entertained while you exercise.
- ♦ Surround yourself with people who support and encourage you.
- ◆ Set realistic exercise goals. Reward yourself when you achieve your goals.
- Plan vacations around activities, such as hiking or swimming.

How to get physical

Use these tips to move toward a more active life:

- ◆ Choose activities you like. The key to starting and sticking with an exercise program is to pick activities that you enjoy. Then choose a convenient time and place to work out. Try to make exercise a habit. Do different activities rather than relying on just one so that you don't become bored with your routine. Finding an exercise partner may make it easier to stick to a regular schedule. If you miss an exercise session, don't worry. Just find another way to be active that day.
- Build up your endurance. Start out by exercising slowly, especially if you haven't been active for a while. This will allow your muscles to warm up. Gradually build up how hard, how long, and how often you exercise. Be careful though. Overdoing exercise increases the risk of injury. Listen to your body, and don't ignore any pain in your joints, ankles, feet or legs. If you stretch before exercising, do so gently. Also take plenty of time to stretch at the end of each session. This can help you become more flexible.
- ◆ Drink plenty of water. While you exercise, drink some water every 15 minutes, especially in hot, humid conditions. Be sure to drink before you feel thirsty. You can't always rely on thirst alone to tell you when you need more fluids.
- ◆ Talk with your doctor. Check with your doctor before starting any new exercise program. This is especially important if you have been inactive for a while. It is also important if you have a chronic health problem, such as heart disease, diabetes or obesity, or if you are at high risk for developing these problems. If you have any chest pain or discomfort during exercise that goes away after you rest, call your doctor. This can be a sign of heart disease.

For more information on heart-healthy exercise, visit the American Heart Association Web site at www.americanheart.org.



WorkingSolutions



February 2022

Keep Teen Dating Safe

Dating violence among teens is not just physical violence, but also verbal, sexual, and/or emotional abuse. The U.S. Centers for Disease Control has evidence-based help to assist parents and quardians with materials that are worth exploring that can help reduce risks. Key themes in these materials include being proactive at helping teens understand what a healthy relationship looks like and that everyone is entitled to a healthy relationship; discussing positive behaviors and learning how to "trust one's gut or inner voice" as to what behaviors are not okay; and other guidance. Although experts disagree on aspects of teen dating—ideal age to start, forms of dating, and frequency—being victim of dating violence in the formative years of adolescence can lead to depression, suicidal thoughts, substance abuse, and anxiety, as well as increased risk of victimization in future relationships. https://vetoviolence.cdc.gov [search "dating matters"]

Reduce Customer Service Stress with Accurate Empathy

With customer complaints, try listening for what is not being said. You may hear anger, but is the deeper issue disappointment? If so, saying, "I know you are disappointed" will demonstrate more accurate empathy. It zeros in on the real emotional target. This can calm your customer faster. It takes practice, but don't be surprised if, as a bonus, you get an apology for the overly emotional behavior. Rather than stress out over customers who are complaining, practice accurate empathy to improve customer service and increase your job satisfaction by possibly having less stressful days.

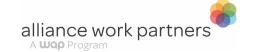
Off-Load Worry for Improved **Performance**

Write down your worries and concerns on paper, and you may have more mental capacity to engage in other tasks requiring your attention—and do so with increased efficiency. That's the discovery of researchers at the University of Michigan, where it was observed that those who wrote down their worries and concerns (engaging in a "mind dump") actually freed up brain capacity that was weighed down by the stress and anxiety associated with personal and workplace troubles. Will it work for you? Try it.

Source:www.msutoday.msu.edu [search: "worriers expressive writing"]

Managing Grief in the Era COVID-19

Millions of people worldwide have experienced recent deaths of loved ones some have even lost multiple family members. Whether or not the deaths are COVID-19 related, every person's experience with grief is a personal journey, and many circumstances can complicate it, even when the person losing someone is surrounded by helpful family members and friends. Only the bereaved person can decide when he or she is ready to move toward a healthy resolution of their grief. If this is your experience, know that counseling to help your grief journey is available from professional counselors. Many are uniquely gifted in this process. Find them with the help of your EAP or by reaching out to one of the many associations focused on this topic, such as grief.com.



Learn to Love Exercise

Even if engaging in exercise can elevate one's mood and promises a longer life, this may not spur enough enthusiasm on your part to make it a priority. To create real motivation, rather than to "just do it," be programmatic about it. You'll stand a better chance of making exercise a more permanent part of your routine. Here are some ideas: 1) Decide where you will insert 30 minutes of exercise into your day four or five times per week. 2) What form of exercise is most gratifying? Can you combine exercise with another pleasurable activity like listening to music, reading a book, or other learning? Don't rush this step. Googling "fun exercises to stay in shape" will lead to many options. 3) Test the exercise for 5-10 minutes. Stop short of the normal discomfort from any muscle resistance exercise entails: for now, you are only gauging your personal satisfaction with your choice of exercise. 4) You've set aside 30 minutes per day, but when you first begin, shorten this time period and work your way up to the allotted time. 5) After a week, examine how you are feeling. Do you feel proud of your achievements so far? What about your energy level? Any gains there? Has this motivated you to sit less frequently? Any improvements to your diet choices? Has exercise helped you switch your focus or detach from stress or worries, at least temporarily? Think of all the small and large benefits gained. Don't overlook the less obvious ones. They all add up to the motivation necessary to reinforce your decision to keep an exercise program going. New Resource: The Ultimate Guide to Becoming Your Own Workout Motivation: Discipline, Desire, and Getting It Done; September 2021; James Kelly

Workplace Stress Management: Interpersonal Demands

Workplace stress management typically focuses on the aftereffects of challenging tasks. The interpersonal demands of others around us are often overlooked. They're also stressful. Due to everything that results from having to hear thinly veiled insults and gossip to dealing with those who manipulate, bully, chronically complain, or even lie, withhold information, and miscommunicate, interpersonal stress may require more than a jog around the block to shake it off. Detachment, maintaining boundaries, self-discipline, assertiveness, ignoring negativity, and avoiding manipulation are teachable soft skills. They can help you remain unaffected by this form of stress, perhaps entirely. Talk to a counselor to learn better control of your emotions, how to stay focused on solutions, and when to disengage from "people dynamics" at work that can make you feel drained at the end of the day. Recommended: "No Hard Feelings: The Secret Power of Embracing Emotions at Work" by Liz Fosslien and Mollie West Duffy

Not Ready for Addiction Treatment?

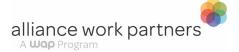
Fourteen million workers, or 9% of employed Americans, have a substance-abuse problem; the ratio is about the same in Canada. Fentanyl and other opioid derivatives are the #1 killer of drug users within these groups. Obviously, the most important step to avoid accidental overdose and death is to get treatment. Recovery is about learning how to stay "stopped" from using addictive substances, and in order to avoid a relapse, it's also about avoiding any substance that substitutes for your drug of choice. "I'm not ready for treatment yet" is a top reason for resistance to treatment. If you have attempted to quit using substances but have only been frustrated by a lack of success, it's likely you are missing many pieces of the treatment equation that make it work. Start with an assessment from a professional with specialized knowledge in addictive disease. He or she will guide you to the type of help that's most likely to work for you. Source:

https://www.drugrehab.com/treatment/barriers-in-seeking-treatment/

Training Reduces Risk of Injury

Many jobs are hazardous but don't require certified training in accident prevention by government agencies such as the Occupational Safety Health Administration (OSHA). Examples include how to lift something heavy or working outside in the heat. Fortunately, OSHA has many videos on these and other topics; they are available in English and Spanish. Find more on YouTube. See the library at www.osha.gov/video. To reduce risk of injury, set aside time with your team and learn from these resources how to be safer on the job. If you work in healthcare, agriculture, or construction, your risk of injury is statistically higher, so "an ounce of prevention is worth a pound of cure."

Here for you as life happens ...



Financial Stress?

... your Employee Assistance Program can help!

Each day, millions of Americans struggle with their finances. Money matters go beyond just not having enough money at the end of the month. The strain impacts health, well-being and relationships. Surveys indicate people sleep less, argue more, eat poorly, gain weight and get sick more often.

Your EAP can help you get back on track!

It's time to take action. Address your financial stress.

These services are for resources and information only and does not provide any direct or indirect loans or payments.

Call us! 800-343-3822

You'll speak with an EAP Intake Counselor. During the call, you'll discuss your situation so we can uncover useful services for you.

Law Access

We'll refer you to local services or a financial representative through LawAccess.

Counseling

Financial concerns can put on a strain on personal and professional relationships. We'll connect you with a counselor to guide you through managing the stress you're experiencing.

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Legal and financial libraries, legal forms, and financial tools and calculators.

To Login:

Go to: www.awpnow.com Select Access Your Benefits **Enter your Registration Code** Select Benefits | HelpNet Click on the Financial tab

Or, type a keyword/phrase in the search box

1st time to login? To create an account:

contact HR or AWP for your registration code.

Alliance Work Partners provides both telephonic and web-based resources for you and your family members to access a network of legal and financial professionals and information that can help provide peace of mind. Resources and information are available to you on a variety of financial topics including (but not limited to):

Banking & Credit **Estate & Retirement Planning** Managing Investments Bills of Sale + Tax liens Financial Planning

Medical bills

Budgeting ◆ Identity Theft ◆ Job loss Reorganizing finances **Debt Counseling**

You will have a confidential conversation with a trained professional to review your situation and provide you with options for the services that are available to you.

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Your EAP is provided to you at NO COST and is 100% CONFIDENTIAL.

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