



GuidanceResources®

# Financial Guidance for Tough Economic Times

## Get the Expert, Objective Help You Need

If you or your household members are having a hard time staying ahead of rising costs, your GuidanceResources® program can help. We offer people to talk to and resources to consult whenever and wherever they're needed. Just call your GuidanceResources® toll-free number. You'll be connected to a GuidanceConsultant<sup>SM</sup> who will discuss your situation and schedule a phone appointment for you with one of our financial experts. Our in-house staff includes Certified Public Accountants, Certified Financial Planners and other professionals dedicated exclusively to providing financial information to you by phone. And because our experts are not associated with any financial institution, you are assured that they will provide impartial and objective information on your money topics.

## Our financial experts can help you with:

- Budgeting and financial planning
- Credit card and debt management
- Utility and housing assistance programs
- Emergency food and shelter programs
- Early 401(k) withdrawals
- Mortgages, loans and refinancing
- Tax filings, extensions and similar issues

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