



*Need help coping  
with financial  
pressures?*

Your EAP can help



## Tools For Tough Times

Tools for Tough Times is a new EAP information benefit designed to help you cope with today's tough financial pressures - whether it be finding a rideshare program in your area, learning how to avoid foreclosure on your home, finding a local heating assistance program, or ideas for saving money at the grocery store.

Our tools are designed to provide a wealth of resources to help you do more with less. If, like most people, you are having a difficult time juggling priorities and need some good ideas for how to weather the storm, our tools will offer some help. Here are some of the issues you can find help for in the resource center:

- *Mortgages and Home Ownership*
- *Debt and Money Problems*
- *Financial Tools*
- *Heating and Home Energy*
- *Gas and Driving*
- *Frugal Living*

*To access these resources,  
simply log on to our website:*

**[www.EducatorsEAP.com](http://www.EducatorsEAP.com)**

- Click on the "Employee & Family Login" button
- Click on "Register here" (or sign in if you have previously registered)
- Enter your Employer and click on the Continue button - your employer's name will appear; select the button and click Continue
- Create your own username and password by filling out the Registration Form and then click Continue. You only need to register once.
- Or you can call one of our counselors who can mail the information to you.

**1-800-666-5327 or 1-800-252-4555**