Financial Education and Counseling Services

Handle Your Money Matters with Confidence

Several studies show that more Americans than ever are falling short when saving for retirement – while struggling to keep up with daily expenses. This added service comes with your legal plan, giving you a place to turn for expert financial guidance and online resources for questions regarding financial planning or managing your money.

Accredited Financial Counselors Are Just a Call Away

As a plan member, you'll have toll-free access to accredited financial counselors who can address your questions and offer guidance on a variety of money management topics, including:

- General financial planning and counseling sessions
- Cash and debt management
- Savings and budgeting
- Asset allocation
- Credit reports
- Student loan debt
- Insurance
- IRAs and 401(k)s
- Mortgage education
- Investments and risks

Debt Management Plan

Work with a financial counselor to help you consolidate bill payments and negotiate with creditors to lower payments — in some cases reducing or eliminating interest and fees. These debt management and consolidation plans can help members repay their unsecured debt in three to five years.

Online Financial Tools and Resources

- **Articles and booklets:** Review in-depth information to manage your money, save for retirement and more.
- **Calculators:** Estimate the costs of an auto loan, a home mortgage, saving for retirement and more.
- **Videos and podcasts:** Tune in to learn more about financial topics like rebuilding your credit and dealing with identity theft.
- **Webinars:** Sign up to explore timely topics related to your financial journey.
- **Worksheets:** Check out hands-on expense tracking and budgeting tools to help gain control of your finances.

For more information, call **800-247-4184**
Or visit **ARAGlegal.com/plans**, Access Code: **17968cu**

ARAG Legal Insurance

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us.

© 2025 ARAG North America, Inc.

Rev 7/25 200498