



Effective Budgeting



Employee Resource Systems, Inc.

August

Visit your home page starting August 20th:

Go to www.ers-eap.com, enter your company's username and password then look for the SEMINAR link in the middle of the page.

WEBSITE: www.ers-eap.com

Username: laborers

Password: foxvalley

TOLL-FREE: 800-292-2780

**WHATEVER YOU NEED,
WE ARE HERE TO HELP.**

Just call or log on to get started.

ONLINE SEMINAR

Examine your obstacles to reaching your financial goals, learn how to manage your debt, and develop a personal debt reduction plan. Budgeting is an important life skill, whether you need to pay down a debt, save for a future purchase, or put money into investments.

This session will guide you through the process of tracking your spending so that you understand how you currently spend money.

Available anytime, any day, your Employee Assistance Program is a free, confidential program to help you balance your work, family, and personal life.