



## Financial Services

Support. Just When You Need It.



*“When we were ready to buy our first home, Concern made it easy for us to create a practical plan to strengthen our credit score and save for the down payment.”*

### Getting married. Starting a family. Buying your first home. Retiring.

These life events can be cause for celebration—but they also require some money management. Concern can help you build lasting financial habits, develop a spending plan, pay off debt and increase savings to be ready for life’s transitions when they happen.

Concern's Financial Services provides a free 30-60 minute consultation with a financial specialist who will help you devise a plan that puts you on track to meet your future financial goals.

#### Concern's Financial Topics Include:

- **Money Management:** Budgeting, debt reduction and counseling, saving for financial emergencies
- **Tax Basics:** Common income tax questions, deductions vs. credits, drafting simple income tax returns
- **Consumer Credit Services:** Credit after bankruptcy, credit repair scams, correcting inaccurate information on credit reports
- **College Planning:** Saving for college, college funding, student loans
- **Investment Basics:** Saving vs. investing, types of investments, U.S. savings bonds, education
- **Retirement Planning:** IRA rollovers, Medicaid and Medicare, social security benefits, reverse mortgages
- **Identity Theft Resolution:** Free professional help, prevention techniques, ID Theft Response Kit, dispute fraudulent debts

Call our toll free number and ask to speak with a Financial Consultant who can help you secure your financial future.

**Call: 800.344.4222**  
**[employees.concernhealth.com](http://employees.concernhealth.com)**