



FINE-TUNING YOUR

*Finances*



asebp

*From* new tires for your car and refrigerator repairs to clothes for the kids—it's easy for the bills to pile up! Add to that a birthday celebration almost every month, a big anniversary coming up, baby showers and other special occasions, and it may feel like your savings are dwindling—right when you need them the most. Looks like everyone's getting an I.O.U. as a gift for the rest of the year!

Managing your finances can be tricky, especially when unexpected expenses pop up, but with a little pre-planning and budgeting, we're confident you can get—or stay—on track. So before you decide to skip the gifts, let us give you a helping hand!

Your Employee and Family Assistance Program (EFAP), offered through our partnership with Homewood Health, is here to help you find a way to balance your budget and stay out of the red. Whether you're worried about your spending habits or need a full financial makeover, your EFAP can help.

### WANT TO CONNECT WITH SOMEONE?

Assistance is just one confidential call away. Homewood Health has numerous, highly-trained staff available 24-7 to help you find the resources and tools you need to get your finances in tip-top shape.

When you call, you'll be asked a few questions to ensure you're directed to the best person for your situation.

► **English**

1-800-663-1142

TTY: 1-888-384-1152

International (call collect):  
604-689-1717

► **Français**

1-866-398-9505

ATS: 1-866-433-3305

Appels internationaux  
(frais virés acceptés): 514-875-0720

### PREFER TO WORK IT OUT ONLINE?

Register for a Homeweb.ca account to access handy online tools and resources like these:

- Taking Control of your Money (e-course), [bit.ly/homeweb19](http://bit.ly/homeweb19)
- Spending Wisely During the Holiday Season, [bit.ly/homeweb20](http://bit.ly/homeweb20)
- Financial Consultation (Life Smart Program), [bit.ly/homeweb21](http://bit.ly/homeweb21)
- Is it Time for a Money Makeover?, [bit.ly/homeweb22](http://bit.ly/homeweb22)

*Remember...* your EFAP is  
here to help you, help yourself!

