

Managing Debt



**Call First Sun at
800-968-8143
or visit
www.firstsuneap.com**

Taking the first step will pay off in the end.

Whether your debt is small or large, it all needs to be managed. If you're struggling to pay your bills, our experts can put you on a path to financial wellness. They can help you track your spending, trim your expenses, create a budget, and develop a plan to pay down the debt.

Let our expert team of Certified Financial Planners® find financial wellness solutions for you and your family.

Tips to help you focus on paying off debt:

- Use a debit card instead of credit cards.
- Live below your means.
- Use your benefits at work.
- Put extra money toward reducing your debt.

First Sun EAP services are made available to you and your family members by your employer. You can use the services whether or not you have chosen to participate in an employer health plan.

All counseling services are confidential in compliance with the law.

First Sun EAP Counselors are available 24/7/365 at 800-968-8143.

Employee
& Family

Member Services