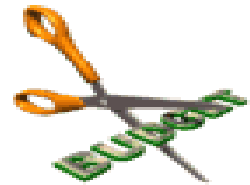


Resource Guide

Tools for Managing Change

Financial Wellness



The Virginia Credit Union has many financial planning tools available on their web site for free. They have a financial fitness program titled BALANCE that provides information on many aspects of personal finance including printable resources.

www.vacu.org

How to Choose a Credit Counselor

The **National foundation for Consumer Credit** maintains links to their member agencies at www.nfcc.org. To speak with a NFCC representative, call **1-800-388-2227**.

The **Association of Independent Consumer Credit Counseling Agencies** maintains links to their member agencies at www.aiccca.org. To speak with a AICCCA representative, call **1-866-703-8787**.

The **U.S. Bankruptcy Court** maintains a list of their approved credit counseling agencies at www.usdoj.gov/ust.

Call three agencies. Compare services and fees.

Virginia Better Business Bureau Accredited Credit Counselor

ClearPoint Financial Solutions
(BBB Accredited Business)
www.clearpointfinancialsolutions.org
1-877-422-9040

Health Wellness

*MyHealth Assessment
and
MyHealth Record
available at
www.anthem.com*



FITNESS

Design Your Own Fitness Program Available at www.achievesolutions.net/covacare

LEAP
Lifetime Exercise Adherence Program
available at www.anthem.com

Lt. Governor of Virginia
Fitness Challenge
Program available at www.ltgovernorchallenge.us

Emotional Wellness

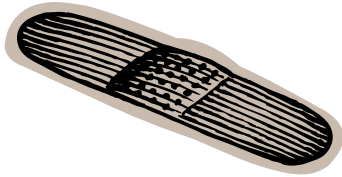


“Calm Your Nerves”

This CommonHealth program will help you find healthy ways to release the build up of stress before it takes it toll on your health. The key is to balance your time, budget and social ties. Learn more by visiting the VDOT Virtual Campus to experience this program online.

To view this program, go to:

www.commonhealth.virginia.gov/programs/calmyournerves.html



Take Time to Heal

Whenever we lose something that’s important to us, we grieve. Grieving is an emotional process that helps us cope with our loss.

Take Time to Heal by utilizing the various tools listed in this Reference Guide.

Remember—we all need a helping hand from time to time. **There is no shame in asking for help, regardless of the issue.**

Confidential Counseling and Assistance

For **Cova Care participants** call ValueOptions Employee Assistance Program at

1-866-725-0602

Or visit

www.achievesolutions.net/covacare



Confidential Counseling and Assistance

For **Kaiser participants** in Northern Virginia call

1-800-777-7902

Or visit

www.kp.org



V I R T U A L C A M P U S

To register for the workshop

“Surviving Today’s Economy”
Sponsored by Virginia Credit Union

Or

“Managing Stress for Life”
Sponsored by ValueOptions EAP

Go to VDOT Virtual Campus
www.virtualcampus.vdot.virginia.gov

Or

Request registration through your supervisor