

New Employee Benefit!!

1-on-1 Financial Wellness Sessions

URS now offers a **brand-new program** designed to improve your financial wellness and lower your financial stress. All employees are eligible to participate. These new sessions are separate from the one-on-one retirement planning sessions that URS also currently offers.



What can you expect? In these free, *confidential* sessions conducted via videoconferencing, the goal is to assess and improve your overall financial wellness. URS advisors do this by reviewing and addressing three key areas:

- » creating a debt management plan,
- » building an emergency savings fund, and
- » developing a workable spending plan.

As there are opportunities to make improvements, your advisor will give you specific recommendations. URS advisors can address other financial topics with you as well. If you have any questions about the URS financial wellness program, you can call the URS Retirement Planning Advisor line at 801-366-7470.

As part of the financial wellness program, you also now have access to a variety of financial wellness calculators. These calculators are great tools for doing “what if” scenarios on different topics, such as refinancing a mortgage, calculating a car payment, etc. The calculators can be accessed at <https://fwcalculators.urs.org/>.

How can you sign up for a personal financial wellness appointment? URS provides this service at no cost to you. You register online through your myURS account at www.urs.org. Once you are logged in, click on the *Education* tab, and then click on *Individual Financial Wellness Sessions*. You can then choose a date and time that is convenient for you via a videoconference. These sessions typically last one hour.