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## Employee Assistance Program Consults on Variety of Financial Issues—Even Dire Ones

- Confidential counselors hearing more credit card and mortgage questions these days

By NED RACINE, Editor

(Aug. 21, 2008) Metro's Employee Assistance Program (EAP) offers financial consulting on a range of topics—even the dire ones—from creating a household budget to planning for your child's college education.

If you are nervous about discussing a mortgage crisis or the strangling payments due on your credit cards, you needn't be. The financial counselors have listened to many of those issues lately.

ComPsych, the contractor that provides the financial counseling service, has seen financial-related calls increase 21 percent for January through June 2008, compared to the same period for 2007 (the latest numbers available).

"Our biggest topics are budgeting, credit cards and mortgages," John Jones, a financial specialist with ComPsych said of the confidential calls he receives. He added that in Southern California the most popular topic is mortgages.

"The sad part is we don't hear from people until they have missed mortgage payments or they've received foreclosure notices," Jones said. "What we offer is information and education. [We don't] beat people up."

If Jones had his choice, he would rather speak with homebuyers before they begin looking at houses, offering a realistic view. "We can tell them what they can afford," he explained.

But in some cases, he simply has to deliver bad news. "Sometimes the best thing you can do is sell the house or give the keys to the bank," he said of callers in a financial crisis. For people who are out of alternatives, declaring bankruptcy is the best thing they can do, according to Jones.

Other calls are from people who plan very far ahead. He fields calls from couples asking how to plan for their child's education, even though the child is preschool age.

He also takes calls asking technical questions about foreign investments or regarding 401K plans or insurance or retirement. And at times he has to break the unwelcome news that someone lacks the money to retire.

Beginning in February and running through the middle of March, his calls are heavy with tax questions, including the calls he calls "scary." Those come from callers who have not filed their taxes for years.

From United States taxes to foreign stocks, Jones has heard questions such as yours before.

Metro employees can access these financial services here: [www.guidanceresources.com](http://www.guidanceresources.com). First-time users will need to enter company ID # W27803Y. You can also call 877.335.5327 and identify yourself as a Metro employee.

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[More on EAP>](#) *EAP provides a range of services to Metro employees.*