



Trusts, 401Ks, real estate, mutual funds, stocks, bonds...have we lost you yet? Finances can cause a lot of stress, but can also create a sense of relief when given necessary care. Here are a few investing tips if you're looking to jump-start your money saving journey:

**Pay off your debt first.** Before you begin investing heavily in retirement, pay off debt that is draining you with high interest rates – especially credit card debt.

**Be patient with your investments.** Your money may not double overnight, but you can benefit long-term by aiming for a comfortable retirement rather than risking big – and potentially losing big.

**Stick with your plan.** After researching and determining an investment strategy that is right for you, stick to it for the long-term, even if it means riding out some temporary downturns.

Overwhelmed with where to start? Dial up the EAP Support Line. They'll connect you with:

- A free, 30-minute phone consultation with a financial expert
- Experts that can help you change how you think about, feel and related to money
- An online financial resource library
- Budgeting calculators for investments, loans, savings, taxes and more
- Strategies to help reduce debt, save, etc.
- Counselors that can help you cope with stress and emotions related to money woes
- Referrals to outside sources that can help you find areas to reduce spend in your daily life (child/adult care, house projects, utilities, etc.)

Also, don't forget to attend this month's webinar on Investing Basics. Learn how to narrow down your investment options and which opportunities will be most beneficial for your financial plans. Log in to [ndbh.com](http://ndbh.com) with your company code to watch the webinar, submit questions to the expert and learn more about investing.

Call 800-624-5544 or visit [ndbh.com](http://ndbh.com) to access thousands of resources on financial wellness and other behavioral health services as a part of your free EAP benefit.