

JULY 2022



NEWS YOU CAN USE

**SIX UNDERUTILIZED
PIECES OF FINANCIAL
ADVICE**

1. **Pay Yourself First**
2. Try and contribute the maximum to your retirement accounts.
3. Invest in Yourself
4. Use Good Debt to Your Advantage
5. In the Job Interview, Ask for What You're Worth
6. When Investing, Pick a Strategy and Stay the Course

WEBINARS

**VIRGINIA CREDIT UNION
WEBINAR**

The Ultimate Spending Plan

Spending plans and budgets aren't one size fits all. Everyone has different wants, needs, and priorities.

In "The Ultimate Spending Plan webinar," we will help you create a budget that meets your needs while reflecting your priorities.

July 13th @ 12 p.m.

[Register Now!](#)

FINANCIAL WELLNESS

**VIRGINIA RETIREMENT
SYSTEM**

Whether you're paying down debt or saving for a future goal, financial stress can either motivate you to make positive changes, or it can affect your overall well-being. In just 25 minutes, the [Managing Financial Stress](#) course in myVRS Financial Wellness will explain financial stress and generate a personalized action plan that offers tips and analysis. See the full suite of interactive courses when you log in to your [myVRS account](#) and select Financial Wellness.

Employee Discounts

NASCAR tickets, Kings Dominion tickets, vacation packages plus much more are listed under the "Limited Time Offers" section! Be sure to check back often for updates on discounts for you and

State Employee Discounts



EMPLOYEE ASSISTANCE PROGRAM

All health plans offered to state employees and their dependents have employee assistance programs (EAPs). Included are up to four sessions at no charge for such services as mental health, alcohol or drug abuse assessment, child or elder care, grief counseling and legal or financial services.

[Learn More Here](#)

Public Service Loan Forgiveness

State employees may be eligible for the Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. [Learn More Here](#)

TRUIST BANK

Bank On Your Success - All About Credit. This webinar will assist employees with understanding their credit. Join us on July 13th at 6 p.m. and learn what a credit score is, how your credit score is calculated, the 5 C's of credit and much more. [Register Now!](#)

Financial Wellness @ Work

Also Learn how you can earn \$300 with a new Truist Focus checking account. [Click Here for More Details!](#)