

MAY 2022



NEWS YOU CAN USE

**CURIOUS ABOUT
INVESTING IN CRYPTO?**

But what is a cryptocurrency? A cryptocurrency (or “crypto”) is a digital asset that can circulate without the need for a central monetary authority such as a government or bank, but instead, are created using cryptographic techniques that enable people to buy, sell or trade them securely.

[Learn How To Invest In
Cryptocurrency](#)

WEBINAR

**VIRGINIA CREDIT UNION
WEBINAR**

What to Know When Buying a Home. Join VACU for this live webinar at **12 p.m.** on **May 11th** and receive important information about how to buy a house. Professionals will show you how to plan out your process, what to keep in mind, what to ask questions about, and how to finance your new house. Whether you're thinking about a starter home, upsizing, downsizing, or just looking for a change of scenery, this is the webinar for you!

[Register Now!](#)

FINANCIAL WELLNESS

**VIRGINIA RETIREMENT
SYSTEM**

Spending less is a virtue, but sometimes underspending can actually be more expensive. Learn about the [areas where you shouldn't skimp](#)—so you save more in the long run. Log in to your [myVRS account](#) and select **Financial Wellness** to access articles, courses and infographics to build your financial knowledge and achieve your financial goals.

Employee Discounts

Find information here on discounts you receive as a state employee! Be sure to check back often for updates.

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 - Preparing for Home Ownership or Refinance. Please join us for this live webinar on May 10th at 6 pm. The webinar will assess your personal and financial readiness for home ownership, what the steps are to follow, how lenders evaluate mortgage readiness and make loan decisions, plus more.

[Register Now!](#)

[Financial Wellness @ Work](#)