



State Employee Financial Wellness Program



February 2026

February Challenge

Reclaim Your Financial Power

As we head into February, challenge yourself to find one area where you can reclaim your financial power. Whether it's **canceling a forgotten subscription** or **making an extra payment on a high-interest card**, every step is a step toward living life on your own terms.



Secure Your Identity

Identity theft is on the rise, but a few simple steps can help protect you from becoming a victim. Watch Protecting Your Identity to learn the small changes you can make in your digital and document storage habits to thwart bad actors. To view, log in to your myVRS account and select Financial Wellness.

"The goal isn't more money. The goal is living life on your terms." - Unknown

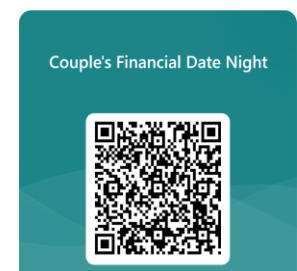
All About That Money Tuesdays

Couple's Financial Date Night!

Join VACU on **Tuesday, February 10 at 6 p.m.**, for a live webinar catered just for you! February features and exciting lineup designed to empower Virginia state employees on their financial journey. Employees are encouraged to watch the *"Plan Your Financial Date Night"* video and then join a financial education specialist from Virginia Credit Union for a fun, interactive finance-themed game night.

Couples with the highest score win dinner for two!

Register Here Now!



Start 2026 off right with exclusive savings! From shopping and travel to new local deals on groceries, sports tickets, restaurants, and everyday essentials, the Commonwealth of Virginia Employee Discount Marketplace helps you save more on what matters most!

Access Your Employee Discounts at the link below or scan the QR code!

<https://commonwealthofvirginia.savings.workingadvantage.com/home>

Scan the QR Code to Visit the COV Employee Discounts Marketplace:



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 (PSLF)

Public Service Loan Forgiveness Program (PSLF). State employees may be eligible for the federal government's Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

The PSLF Program forgives the remaining balance on your Direct Student Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Please direct your questions to the federal program site. [Click here](#) to learn more.

Virginia Department of Treasury's Unclaimed Property Division

Have you checked to see if you're missing out on money? TRS offers a user-friendly website and the secure document upload feature, making claiming your funds quicker than ever before! Unclaimed property can include dormant bank accounts, uncashed checks, stocks and dividends, insurance proceeds, refunds, and more. Visit the free search site to check your name and start the claims process.

Search for Missing Money!
<https://vamoneysearch.gov/>

Virginia State Employee Assistance Fund (VSEAF)

Virginia State Employee Assistance Fund (VSEAF). The Virginia State Employee Assistance Fund provides grants to eligible state employees suffering from financial crisis due to an unforeseen emergency that impacts the employee or family members living in the residence of the employee. The VSEAF is a recognized 501c(3) charity member of the Commonwealth of Virginia Campaign (CVC), Code 203040. Visit the VSEAF webpage [here](#).

Credit Score Corner: The "30% Rule"

Your credit score is often the gatekeeper to lower interest rates and better housing. This month, let's focus on **Credit Utilization**.

- **The Rule:** Lenders like to see you using **less than 30%** of your total available credit.
- **The Math:** If your credit limit is **\$1,000**, try to keep your reported balance under **\$300**.
- **The Hack:** If you have a surplus this month (like a tax refund or a small bonus), use it to pay your balances down below that 30% mark. It is one of the fastest ways to see a "jump" in your score without opening new accounts!
- **Pro Tip: Experian Boost** (available to VA residents) allows you to count your on-time utility and phone payments—like your **Dominion Power** or **Xfinity** bills—toward your credit score.

Credit Scores

