



Guardian WorkLifeMatters

SAP/StudentLife Services



An Overview for Students

Guardian WorkLifeMatters, a Student Assistance Program provides students and their family members with support services for a variety of issues associated with daily living.

Student Support Services

The following confidential services are available to Students:

- Unlimited telephonic consultation with an SAP Counselor
- Referrals to local counselors - up to 3 sessions free of charge
- State of the art web site featuring over 3,400 helpful articles on topics like wellness, training courses, a legal and financial center and more!

A referral to a local counselor can assist with topics such as:

Education

*Finding a preschool *College planning *Financial aid resources

Dependent Care

*Adoption assistance *Before/after school programs *Day care *Special needs care *In-home services *Senior housing options *Parenting classes/support groups *Respite care *Elder care

Lifestyle and Fitness Management

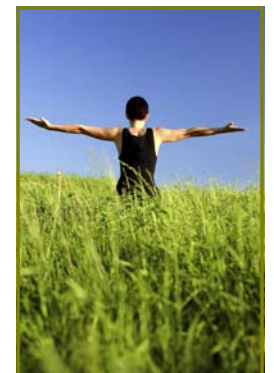
*Nutrition and fitness *Stress and overload *Relationship issues *Divorce and separation *Health and wellbeing *Grief and loss *Relocation *Career planning *Balancing school and home life

Legal & Financial

*Budgeting *Credit and collections *Saving and investing *Home buying *Retirement planning *Basic tax planning *Immigration *Personal/family legal service *Will-making *Legal forms *Receive referrals to an attorney for a free 30 minute consultation and a 25% discount on legal fees if the attorney is retained to provide legal services.

Pet Care

*Choosing a veterinarian *Training and discipline *Boarding and in-home care





Guardian WorkLifeMatters SAP/StudentLife Services



Legal and Financial

Guardian WorkLifeMatters, a Student Assistance Program, provides a range of legal and financial services to eligible members to help with issues related to:

- Budgeting
- Civil/Consumer Issues
- Criminal Matters
- Debt/Credit Counseling
- Estate Planning Law
- Financial Services
- Immigration
- IRS Matters
- Motor Vehicle
- Personal/Family Legal Services
- Real Estate
- Tax Consultation/Preparation
- And more!

Financial Services

Students can receive telephonic consultations with seasoned financial professionals and certified public accountants (CPA). Unlimited telephonic counseling, and 30 days of financial coaching is available. Local referrals are available for more complex financial planning issues, such as: credit counseling, debt and budget assistance, basic tax planning, and retirement and college planning questions.



Legal Services

Students can receive an initial 30 minute office or telephone consultation with an attorney. Plus, if the attorney is retained to provide legal services, the member can apply a 25% discount off the attorney's normal hourly rate on legal fees. Virtually all types of legal matters are eligible for these services.



Assistance with Document Preparation

A simple and inexpensive online process enable members to complete their own legal document preparation from home. This eliminates the cost of an attorney or dealing with lengthy completion and delivery periods!



Dedicated Legal/Financial Website

Each member is provided with unlimited access to a dedicated legal/financial website, which includes legal and financial tools. Examples include legal and financial forms, financial calculators, helpful articles and answers to frequently asked questions.

www.ibhworklife.com

Call 1-800-386-7055