



State Employee Financial Wellness Program



SEPTEMBER 2024

"If you think nobody cares if you're alive, try missing a couple of car payments." - Earl Wilson



Check out the [BANZAI](#), a new financial wellness tool designed to empower employees on their journeys to financial confidence. Employees will have access to a comprehensive wellness center that provides educational content on a wide range of topics including insurance, taxes, credit management, home buying, retirement planning, and more. As employees progress through the activities, they'll have the **chance to win cash prizes, tickets, and other giveaways** sponsored by VACU.

Proceed to the link below to learn more.
<https://dhrmvirginia.banzai.org/wellness>

ALL ABOUT THAT MONEY TUESDAYS

Self-Guided Video

SMART Money Goals

You know it's important to save, but are you saving smartly? In "Get Smart About Saving," Cherry Dale, VP of Financial Education, will walk you through ways to create and stick to your savings goals. By incorporating real-life examples, we'll help you get on the right path to reach and exceed your goals.

[SMART Money Goals](#)

(Video)



Build Your Credit Score

A solid credit score is key to securing the best loan terms.

For tips on establishing credit and how to improve your score, [log in to myVRS Financial Wellness](#) and search the [Credit Score](#) section.

Virginia Employee Discount Marketplace

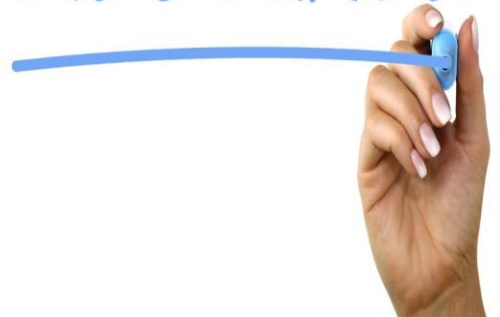
September is here and though the leaves may be falling, your discount marketplace is still blooming with great offers! Find exclusive savings and discounts on theme park tickets, HelloFresh meal kits, the latest HP technology, and more!

Visit online today for offers on Rosetta Stone learning programs, discounts to your veterinarian bills with Nationwide Pet Insurance, and much more.

Your discount marketplace is here to help you make sure you have a cornucopia of savings this fall! Explore September offers on theme parks tickets, NFL Tickets, mortgages, technology, meal kit boxes, and much more.

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

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

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)

The Virginia State Employee Assistance Fund provides grants to eligible state employees suffering from a financial crisis as a result of an unplanned emergency/or unplanned event 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.

[Check to see if you qualify](#)