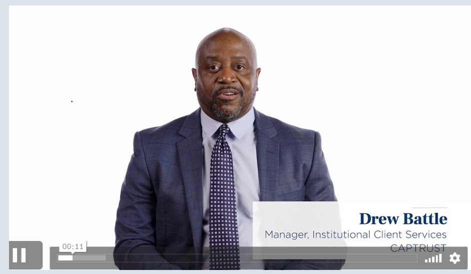
THE UNIVERSITY OF NORTH CAROLINA SYSTEM

Stressed out about your finances?

You're not alone. When it comes to personal finances, many people have no idea where to start. The good news: the UNC System provides access to professional financial advisors and other tools so you don't need to figure it out on your own.

If you're facing financial challenges, such as creating—and staying on—a budget or building an emergency fund to deal with any unplanned expenses, we invest in a variety of financial resources to help you and your family address any financial need. We want you to know that no matter what you are dealing with, we're here to help support you. **If it matters to you, it matters**.



Have you saved for a rainy day? Click here to listen in as CAPTRUST Manager Drew Battle walks through how to create an emergency fund.

THE EVERYDAY STRUGGLE IS REAL

Financial matters are the **#1 cause of stress** and a major distraction at work[1]

38% of all employees have **less than $1,000 saved** to deal with emergency expenses[1]

1/3 of Americans **withdrew or borrowed from an IRA or 401(k)** during the pandemic[2]

[1] *PwC's 9th annual Employee Financial Wellness, PwC US, 2020*
[2] *Kiplinger/Personal Capital survey*

A financial advisor can help

When you have a financial concern, you don't have to figure it out on your own. A financial advisor can provide you with advice and answer questions you have. All UNC System retirement program participants have access to independent financial advisors through CAPTRUST, the UNC System's investment advisor. Schedule an appointment for a free 30-minute call with one of CAPTRUST's nationally accredited financial advisors or call the Advice Desk at **800-967-9948** anytime.

Knowledge is power

In addition to offering access to financial advisors, CAPTRUST offers you a number of online resources, including articles, videos, and tools. You can search resources by need, career stage, or popular topics. And, the tools include many helpful calculators for savings plans, college savings, and more.

Check out The PIER—it's an online resource the System Office has created to bring you retirement news, including information about upcoming workshops, meeting locations, schedulers and more.

Beacon Health also offers online resources, including an assessment to find out your money IQ and a video to help you channel your inner financial ninja.

Enrolled in Teachers' and State Employees' Retirement System (TSERS)?

Contact the North Carolina Retirement System at 877-627-3287 or visit myncretirement.com for information about your plan and resources, including retirement planning webinars.

Enrolled in the University of North Carolina Optional Retirement Program (ORP)?

Contact the investment carrier you selected for details about your investment options, information about your account, and tools and resources.

Fidelity Investments
877-862-4032
www.netbenefits.com/unc

TIAA
800-842-2252
www.TIAA.org/unc

Don't forget the Employee Assistance Program (EAP) is here for you, 24/7

Our **EAP**, provided by **ComPsych**, allows you to talk with an expert about any life challenge you're experiencing, including financial ones. We understand that talking about money issues can be uncomfortable, but it doesn't have to be. When you call the EAP, you can rest assured that everything you share will be kept strictly confidential. Each UNC constituent institution has an assigned phone number. Go here and scroll down to the contact chart to get the right number for you. Your initial consultation will be free and most UNC institutions provide additional free consultations. In addition to connecting with counselors, the EAP offers additional resources including online resources via Guidance Resources. Just as you have an assigned phone number, you also have an assigned Web ID (go here and scroll down to find yours).

COPING WITH STRESS?

The **COVID-19 Resilience Website** offers a series of web-based resources to help.