April 6, 2020

COVID-19 Financial Wellness Resources and Supports

Did you know that financial well-being is strongly linked to physical and emotional health, yet only 34% of Canadians feel financially prepared?

With many experiencing increased financial stress, strain, and worry, it's crucial we take care of our financial health as well as our physical and mental health. And we're here to help.

To get you started, we've compiled a list of federal, provincial, local, and campus financial supports that may be available to you and your family. We encourage you to learn about your options and access services that are the best fit for you (there's more than you may think!).

LifeWorks Financial Support: Employee Family Assistance Program (EFAP)

- You, your spouse, and dependents may phone LifeWorks at 1-877-207-8833 for free support with budgeting help and debt consolidation information, as well as emotional support with navigating financial stress and uncertainty.

- LifeWorks also offers a variety of online resources about financial planning, financial emergencies, money management, and more. To access, visit:
  - www.LifeWorks.com
    - User ID: tru
    - Password: lifeworks

Please note: TRU does not track or have access to any of your personal information or resources accessed through LifeWorks.

- If you have questions or concerns about this service, we're here to help. Please email Sam Nielsen, Campus Wellness Advisor, at snielsen@tru.ca

Source:
Manulife’s Financial Wellness Study Benchmark 2015
Manulife Financial Support

If you are currently enrolled in Manulife benefits with TRU, there are additional financial supports available to you:

- **Financial Wellness Assessment** with Personalized Action Plan and an online library of financial resources to help reduce debt, save for emergencies, plan for retirement, and much more.
  
  - To access: Log in to your Group Benefits Plan > visit the 'Wellness Centre' tab > complete the brief and confidential 'Financial Wellness Assessment' > and access your personalized plan and resources

- **Insured Short-Term Absences:**
  
  - If you become ill, have symptoms, or test positive for COVID-19 and are unable to work from home (and you've used all remaining sick days), you may be eligible to receive **Short-Term Disability benefits with no waiting period**.
  
  - Complete the Plan Member Confirmation of Illness Form and e-mail it to group_disability_claims@manulife.ca

- If you have specific questions or concerns, please contact your TRU HR Representative or phone the Manulife Contact Centre at 1-800-268-6195

Concerns about Investments, Retirement, Mortgage, and Pension

- For support with your investments, retirement planning, mortgage payments, and more, we strongly encourage you to reach out to a personal financial advisor and your bank to best navigate these turbulent times and make sound financial decisions.

- For questions and concerns about how COVID-19 may impact your TRU pension and retirement plan, please visit the pension plan FAQ page [here](#)
The Government of Canada is taking action to support those who are experiencing job/income loss due to the COVID pandemic.

- If you or your spouse are unable to work due to illness, injury or quarantine (and you’re not eligible for employer-paid sick leave or short-term absence benefit support), you may be eligible for EI sickness benefits. Learn more here.

- The Canada Emergency Response Benefit (CERB) is now available and is offering $2000/month for up to 4-months to eligible individuals. To learn more and apply, please visit here and here.
  - This will include caregivers who must take time off work without pay to care for children at home or loved ones who are sick with COVID-19. It also includes self-employed individuals and those whose employment hours have been significantly reduced due to COVID-19 (whether they qualify for EI or not).

- To learn more about other federal financial supports for individuals, families, and businesses such as flexibility for taxpayers, child care tax benefits, and more, please read 'Canada’s COVID-19 Economic Response Plan' here.

Provincial Financial Supports for COVID-19

To learn more about provincial financial supports such as...

- A one-time $1000 emergency benefit (in addition to CERB and EI)
- Housing support & rent relief
- Deferrals and postponements of student loan payments, monthly BC Hydro and ICBC payments,
- and more...

Please visit here
Did you know 1 in 8 Canadians face food insecurity and that number will increase with COVID-19 concerns?

If you are struggling to make ends meet, or if you have the ability to give, please consider accessing or donating to the Kamloops Food Bank and the TRUSU Food Bank. No one deserves to go hungry.

Our hearts go out to everyone who has been impacted. We hope you find these resources helpful and lean into the strength, resilience and support of our community.

In this together,
TRU Human Resources Department

SilverCloud Stress Program by Shoppers Drug Mart
FREE 60-Day Access

"When coping with stress, know that there's a silver lining... As COVID-19 disrupts our daily routines and creates a new level of stress, it is important to prioritize your mental health & wellbeing. We have designed a stress management program to help you manage your stress and build resilience." - Shoppers Drug Mart

To learn more, click here
To sign up, click here

Use PIN: SHOPPERS

Source:
Food Secure Canada