

**KAISER PERMANENTE
EMPLOYEE AND PHYSICIAN ASSISTANCE PROGRAM**

FINANCIAL RESOURCES

1. Pick up a copy of the book **Money Trouble** by an attorney, **Robin Leonard**. This book has a lot of information on credit, debt and bankruptcy. This information can help you formulate questions for a consultation with an attorney if you need one.
2. Gather up financial info from your accountant to help you and any consultant you choose to understand your situation to best advise you.
3. You can get a free consultation with **Consumer Credit Counseling** with no obligation to use their services. They do not offer legal advice, nor do they advocate bankruptcy, but only work with creditors for payment arrangements. They can discuss possible options for you should you decide to try to avoid bankruptcy.
<http://www.moneymanagement.org/>
Money Management International/ Consumer Credit Counselors
To schedule an appointment with CCCS, simply call 1-866-889-9347.
4. Financial Planners of N. California (916) 443-4237
2400 22nd Street, Suite 110
Sacramento, CA
<http://www.fpanc.org/new/fpanc/>



For further information and assistance please contact your local EAP Coordinator

Dr. Bob Ackley

At

(916) 486-4781 or 8-478-4781 Sacramento

(916) 746-3405 or 8-439-3405 Roseville