

Financial Well-Being Resources

Global GuidanceResources Employee Assistance Program (EAP)

ComPsych’s financial experts can help you and your family plan for your life priorities by providing information and resources on a wide range of financial topics such as budgeting, getting out of debt, taxes and saving for your short, medium and long-term goals. They can address some of your most pressing financial questions and concerns to help reduce stress and enhance your emotional well-being. You can also access additional financial well-being resources on the GuidanceResources website.

[LEARN MORE](#)




Resources by Country


Click your country below for additional free online resources that can help you and your family be well financially.

Australia	Ghana	New Zealand	Spain
Bahrain	Hong Kong	Philippines	Thailand
Brazil	India	Poland	U.A.E.
Canada	Indonesia	Qatar	U.K.
China	Ireland	Russia	U.S.
Colombia	Malaysia	Singapore	
Germany	Mexico	South Africa	

Employee Assistance Program (EAP) Resources Available to You

Service	Description	Benefit <i>(U.S. & Canada)</i>	Benefit <i>(outside of the U.S. & Canada)</i>
Confidential Counseling	Highly trained master's and doctoral level specialists will listen to your concerns and refer you to local in-person counseling and other resources	5 sessions per issue, per year, per family member	5 sessions per issue, per year, per family member
Financial Information and Resources	Telephonic consultation with Certified Public Accountants or Certified Financial Planners on a wide range of financial topics	Unlimited 30-minute telephonic sessions	30-minute telephonic sessions per issue per year
Legal Support	Telephonic guidance and consultation with an attorney on a wide variety of legal topics	<ul style="list-style-type: none"> • Unlimited 30-minute telephonic sessions • Referrals to in-person local attorneys • One free 30-minute in-person consultation, with a 25% reduction in customary legal fees thereafter 	30-minute telephonic sessions per issue per year
Helpful Work-Life Referrals	Work-Life Specialists conduct research and provide qualified referrals and customized resources on various needs, such as child and elder care, moving and relocation, making major purchases, college planning and more	<ul style="list-style-type: none"> • Unlimited telephonic consultation with a Work-Life Specialist • Customized resource packets • Helpful kits 	Helpful resources
Online Resources	GuidanceResources Online makes it easy to access timely, expert information on topics that matter to you, including: <ul style="list-style-type: none"> • Health and wellness • Law and regulations • Family and relationships • Work and education • Money and investments • Home and auto 	<ul style="list-style-type: none"> • Online articles, on-demand videos, and self-assessment tools • Personal responses on a variety of topics through "Ask the Expert" feature 	Articles, resources and expert information on a variety of topics that matter most to you and your family

 **FOR TELEPHONE ASSISTANCE:** Access the [GuidanceResources Phone Directory](#).

 **FOR ONLINE RESOURCES:** Visit [GuidanceResources.com](#) (register with Organization Web ID: AECOM). Once you log in, search for whatever topic you're interested in.

Australia

MoneySmart

(Provided by the Australian Securities & Investments)

- Money management
- Borrowing and credit
- Insurance
- Superannuation and retirement
- Investing
- How to avoid scams
- Planning by life stages: having a baby, divorce or separation, buying a home, losing a partner, etc.

Retirement
Calculator

Visit MoneySmart

Budget Planner

Choosing a Financial
Planner

Superannuation
Calculator

Bahrain

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator*

Visit Better
Money Habits

Options for Tracking and
Managing Your Spending

Easy Tips to Save
Money Every Day

Create a Budget

* Requires EKey access

Brazil

Better Money Habits – Khan Academy

(Financial literacy program, developed in partnership with Bank of America, but information is globally applicable)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

Retirement
Calculator

Visit Better
Money Habits

Track and Manage
Your Spending

Easy Tips to Save
Money Every Day

Create a Budget

Canada

Practical Money Skills

- Money management
- Calculators
- Games
- Detailed practical money guides
- Fun tools to involve family and kids

Retirement
Calculator

Visit Practical
Money Skills

Calculators and Tools

China

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Options for Tracking and
Managing Your Spending

Easy Tips to Save
Money Every Day

Create a Budget

Colombia

Saber Mas Ser Mas

(Know More, Be More; nationwide financial literacy program)

- Money management
- Savings
- Home ownership
- Privacy and Security
- Credit

Retirement
Calculator

Visit Saber Mas,
Ser Mas

Germany

Bafin

(Federal Financial Supervisory Authority of Germany — financial help for consumers)

- Money management
- Banking and loans
- Insurance and old-age provision
- Securities and investments
- Consumer protection

Retirement
Calculator

Visit Bafin

Consumer Protection
Hotline

Ghana

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Track and Manage
Your Spending

Tips to Save Money

Create a Budget

Hong Kong

The Chin Family

(By the Investor and Financial Education Council, dedicated to improving financial literacy in Hong Kong)

- Financial education across life stages
- Unexpected life changes
- Money management
- Understanding financial products

Retirement
Calculator

Visit The Chin Family

India

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Track and Manage
Your Spending

Tips to Save Money

Create a Budget

Indonesia

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Track and Manage
Your Spending

Tips to Save Money

Create a Budget

Ireland

MoneyMatters

(Personal finance course developed by Competition and Consumer Protection Commission)

- Money talks — money basics
- Follow the money — money management
- Taking control of your money
- Keeping yourself covered — consumer rights and protections

Retirement
Calculator

Visit MoneySmart

Tools and Calculators

Malaysia

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Track and Manage
Your Spending

Tips to Save Money

Create a Budget

Mexico

Edufin Mexico

(National Financial Education Strategy program)

- Calculators
- Articles
- Information across life stages

Retirement
Calculator

Visit Edufin Mexico

New Zealand

Sorted

(Free government-funded, independent agency dedicated to helping New Zealanders get ahead financially)

- Get help to set up a safety net
- Get your KiwiSaver settings right
- Tackle your debt
- Get your insurance protections
- Calculate retirement numbers
- Get sorted on your long-term goals

Retirement
Calculator

Get Sorted

Smart Investor

Philippines

Peso Sense

(Nationwide financial literacy program)

- Money management
- Understanding financial investments and institutions
- Basic finance
- Wealth generation
- Stock market
- Avoiding fraud and scams
- Planning for different life stages, for yourself and for your family

Retirement
Calculator

Visit Peso Sense

Interactive Financial
Training

Poland

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Track and Manage
Your Spending

Easy Tips to Save
Money Every Day

Create a Budget

Qatar

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Options for Tracking and
Managing Your Spending

Easy Tips to Save
Money Every Day

Create a Budget

Russia

Vashi Financy

(Your Finances — national financial education program)

- Money management
- Choosing credit products
- Tax questions
- Calculators and tools
- Retirement
- Insurances
- Educational material to engage children

Retirement
Calculator

Visit Vashi Financy

Tools and Calculators

Singapore

MoneySense

(National financial education programme)

- Money management
- Financial planning
- Investment know-how
- Helps Singaporeans understand money, understand your rights, manage everyday money, plan ahead, and select financial products

Retirement
Calculator

Visit MoneySense

Financial Health Check

South Africa

Moneyversity

(Program by Old Mutual to help South Africans build financial literacy)

- Budgeting and money management
- Saving and investing
- Taxes
- Credit and debt
- Emergency savings
- Retirement
- Home ownership
- Financial goals

Retirement
Calculator

Visit Moneyversity

Spain

Finanzas Para Todos

(Banco de Espana national financial education program)

- Money management across life stages
- Investment tips
- Understanding financial products
- Financial survival kit
- Articles and resources

Retirement
Calculator

Visit Finanzas
Para Todos

Calculators and Tools

Thailand

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Options for Tracking and
Managing Your Spending

Easy Tips to Save
Money Every Day

Create a Budget

U.A.E.

Better Money Habits – Khan Academy

(Free online educational courses to build financial literacy)

- Saving and budgeting
- Interest and debt
- Investments and retirement
- Housing and home ownership
- Taxes
- Car expenses
- Keeping your information safe

(Note – Content was written in partnership with Bank of America in U.S. but information is widely applicable)

Retirement
Calculator

Visit Better
Money Habits

Track and Manage
Your Spending

Tips to Save Money

Create a Budget

U.K.

The Money Advice Service

(Free and impartial money advice, set up by government)

- Advice and guides to help improve your finances
- Tools and calculators
- Phone and online support
- Debt support
- Budget planner
- Mortgage calculator

**Retirement
Calculator**

Visit The Money
Advice Service

Tools and Calculators

Money Health Check

U.S.

Better Money Habits

(Bank of America resources for AECOM employees)

- Credit
- Debt
- Saving and budgeting
- Home ownership
- Auto
- Retirement
- College
- Privacy and security
- Personal banking
- Taxes and income

**Retirement
Calculator**

Visit Better
Money Habits

Spending Habits Tool

Because financial decisions involve risk, no financial decisions should be made based on this information without first obtaining appropriate professional legal, tax, and accounting advice and considering your circumstances. AECOM does not assume responsibility for decisions made based on the information contained herein. The information contained herein has been obtained from a range of third party sources. While the information is believed to be reliable, AECOM has not sought to verify it independently. As such, AECOM makes no representations or warranties as to the accuracy of the information presented and takes no responsibility or liability (including for indirect, consequential or incidental damages) for any error, omission or inaccuracy in the data supplied or other products or services that are offered by the third party sources.