



# Navigating COVID-19 Transitions: A Manager's Guide

[www.wellspringeap.org](http://www.wellspringeap.org)

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For many of us, the amount of disruption in our lives this past year and half has held has been unprecedented. From work to school to home to our leisure, we have been navigating a combination of challenges collectively and individually: a pandemic, heightened community responses to injustice and inequality, natural disasters, and an election that strained relationships in our nation, communities, workplaces, and families. We have found ourselves dealing with complexities on many levels—logistically, emotionally, relationally, and economically—and have struggled to even regain a sense of “normal”.

As people begin to find and adapt to their new “normal”, Wellspring EAP recognizes the new transitions that are upon us that will impact each person differently. Additionally, as a manager, you are encountering additional stressors and dynamics as you support your staff in their office returns while you also navigate your own transitions. We hope that the information in this guide helps orient you to some of the experiences both you and your staff are navigating, and provides some meaningful tips and strategies for support—for both you and your teams.

Resources in this Guide include:

- How to Make Sense of Your Emotional Reactions
- Understanding & Working Through Separation Anxiety
- Coping With a Changing Landscape
- Practical Tips for Adjusting After COVID-19 Distancing
- Maintaining Emotional Health
- Resilience Tips & Self-Care
- Supporting Physical Safety in the Workplace
- The Emotional & Psychological Terrain of Change
- Tips for Transition Planning with Your Teams
- Wellspring EAP Support Options

# If Things Are Getting Better, Why am I Still Worried?

## How to Make Sense of Your Emotional Reactions

You hear that things are changing for the better. The Covid-19 Pandemic, which has been ongoing for over a year, may finally be nearing its end. Vaccinations against the virus are available, and millions are being vaccinated daily. Soon, it will be safe to see other people again. You will be able to visit loved ones, have dinner with friends, and possibly return to your company's office space. Things may be returning to normal! So why are you having trouble sleeping again? Why do you have the urge to isolate? Why do you feel so much anxiety at the thought of these positive events?

It may seem counterintuitive, but anxiety about change – even positive change – is a normal reaction, even in the best of times. The course of the pandemic has been especially complicated though, as the past year has been marked by uncertainty over re-openings, constant personal and professional flux, political shifts, and an economic recession as well. The breadth of this upheaval is so great that in a recent APA survey, 48% of respondents stated that they “do not feel comfortable going back to living life like I used to before the pandemic.” Additionally, 49% of respondents stated that they are uneasy about adjusting to in-person interaction once the pandemic ends.

Possible reasons for experiencing anxiety over post-Covid reentry are likely complicated, but may include the following:

- *There's still uncertainty* – Humans generally struggle to cope with uncertainty, and this pandemic has been rife with ambiguity. Although there are many reasons for optimism, there is also much that's still undecided. You may be waiting for guidance on when it is safe to go out to eat, or when you can

comfortably return to the office. You may be confused about the guidance, since there are conflicting statements being made. Having to constantly make decisions is exhausting, and there are still many to be made in this pandemic.

- *You may be experiencing social anxiety* – Many people who have not suffered from social anxiety in the past may have begun experiencing symptoms related to this condition. Prolonged isolation and lack of exposure to social situations may be leading to an increase in reported social anxiety symptoms. This may, in fact, be one unfortunate side effect of practicing safe distancing – that we have also been practicing what it is like to be afraid of social situations. Transitioning away from this may take time and patience.
- *Comfort levels are different for everyone* – It's normal to compare your state of being to what you see from others. However, this can also lead to a sense of inadequacy as we compare ourselves to others and judge our reactions to be inferior. This sense of comparison is likely to be a contributing factor to anxiety as the pandemic ends.

An important first step towards any "return to normal" is to recognize that there is likely no such thing. As the statistics suggest, many Americans are struggling with what this new change looks like, indicating that the road to "normal" is likely to be long. However, the more we talk about this anxiety, and the more anxiety is normalized, the less likely it is to stay.

## Understanding & Working Through Separation Anxiety

Many of us have spent additional time with our loved ones, our children, and even our pets. As we navigate returning to the office and daily activities outside of the home, this comes with separation from those that we have been spending most of our time. This added time we have spent has allowed for deeper bonds and connections, and may also have contributed to greater anxiety around leaving those we've been close to.

## Separation Anxiety in Children

Children have spent extended periods of time at home and with their caregivers over the last year. Returning to school or daily activities outside of the home for some will bring a sense of excitement, and for others will bring worry and potentially anxiety. Children may feel anxiety over the fear that being in public or around other people is not safe, especially as messaging from adults continues to be focused on wearing masks and remaining distanced.

Children navigate their own emotional world by seeing how their caregivers navigate emotions. Caregivers can set the tone for children by modeling emotional resiliency. Emotional resiliency includes acknowledgement of emotions, validation of emotions, and use of techniques to healthily cope with various emotional experiences.

### Tips to assist children in returning to school:

- Acknowledge and validate all emotions as they arise. This includes excitement, worry, ambivalence, or even sadness. There are no right or wrong emotions for children to feel, as emotions come and go in response to our environment.
- Create a transition plan and involve the children in the planning process. This could include the child gradually having more time separated from parents.
- Provide reassurance to the child while maintaining the schedule and routine, so to not reinforce the anxious behavior or the protests of the child.
- Caregivers and parents can maintain emotional regulation when feelings of anxiety arise in themselves. Dealing with these emotions independently or with adult supports can help reduce anxiety for children in the household.

Overall, consistency and routine are crucial for children. Maintaining a consistent routine can help the child feel safe in their environment and ability to predict what is to come. To learn more, explore [Returning to School: Separation Problems and Anxiety in the Age of Pandemics \(nih.gov\)](#).

## Separation Anxiety in Pets

The VCA describes separation anxiety or separation distress as when the “pet experiences a feeling of anxiety or even panic when they are separated from preferred people.” Additionally, the VCA notes pets can experience a variety of emotional and behavioral symptoms when met with separation such as vocalization, salivation, excessive licking or chewing, changes to appetite and urination or defecation habits, and destructive behavior towards doors or windows.

Like humans, animals also have physical, social, and emotional needs. To protect your pet when experiencing separation anxiety, having a routine, and meeting your pet’s needs holistically can be helpful. The VCA recommends Independence Training in preparation for returning to work and being away from your animal. Beginning by practicing short times of separation and moving to longer periods of time can be a great starting point.

To learn more, explore: [Preventing Separation Distress During and After the COVID-19 Pandemic | VCA Animal Hospital \(vcahospitals.com\)](https://www.vcahospitals.com/en-us/blog/preventing-separation-distress-during-and-after-the-covid-19-pandemic).

## Coping With a Changing Landscape

Over the past year, you may have heard terms such as “coping skills,” “coping mechanisms,” or “self-care” discussed often. In a year of so much change, these terms have become more commonplace, although the understanding of them may vary from person to person. Generally, a coping skill is seen as a behavior that someone engages in to try to insulate or protect themselves from the stressors or psychological damage of an event in one’s life.

However, it’s important to recognize that not all coping mechanisms are necessarily healthy. A good, or adaptive, coping skill is one that reduces stress or harm. In contrast, unhealthy, or maladaptive, coping skills are generally seen as behaviors where a problem is made worse, or harm is eventually done to the person engaging in the action. The difference between these ways of coping isn’t always readily apparent though, as unhealthy coping skills can often seem helpful in the moment of their use.

## Maladaptive Coping Practices

The following are some common examples of unhealthy coping that you may want to be aware of as the nature of the pandemic continues to shift:

- Hyper-focusing on the news, to the point where it causes more anxiety than clarity
- Spending more time on social media than you normally would
- Isolating more, especially to the point of damaging relationships
- Eating more than usual, or eating more unhealthy, fatty, or sweet foods
- Spending more time or money shopping, especially online
- Staying up later than normal, or sleeping far more than normal
- Using alcohol or drugs more often or in greater quantities than is considered normative or healthy

## Adaptive Coping Practices

These practices can help support you as you move through the changes and transitions ahead:

- Seeking support and connection – Talking with a friend or loved one about a stressful event or worry can help combat isolation and reduce the negative impact of a difficult situation. Asking someone for a help with a practical need can also be a supportive way of coping with a challenging task.
- Finding moments for rest, relaxation, and recovery – These can include things like meditation, time in nature, progressive muscle relaxation, breathing and other calming exercises. Try to integrate “micro-moments” of recovery into your day.
- Problem-solving – Take time to reflect and identify a problem that is causing negative feelings or stress, and where possible, brainstorm possible solutions. Doing this with a friend or loved one can be helpful, as they may bring perspectives and ideas that are different than yours. If you’re feeling stuck, it can also be helpful to set a problem aside and return to it later; you may find you have a different perspective
- Recognizing and reframing distorted thinking – When we’re overwhelmed, we may have a tendency to overgeneralize (ex: “It’s *always* like this; That will *never* happen”) or think in an all-or-nothing kind of way. Examining your thoughts (sometimes with a trusted friend or loved one) may be able to help you

reframe your thinking in a different way.

- Organizing – If you feel overwhelmed by a large project or a series of needed tasks or chores, break them down into a list of smaller tasks or steps. This can help you track and notice your progress, but may also help by shifting some of your internal stress and worry out of your body and mind.

Ultimately, the benefit of knowing what unhealthy coping looks like is that it allows for you to better support yourself. If you find yourself or someone you know engaging in unhealthy coping skills for prolonged periods, it might be time to seek help from an outside source. Remember, Wellspring EAP is here as another source of support, no matter when you need it.

## Strategies and Tips for Adjusting After Covid-19 Distancing

As we continue to think about adjusting after social distancing, it is common to feel either dread or excitement – or both – as the rhythms of “normal” life return. As you transition back to the office, or as kids return to school, practice being mindful of what you may need to help you in returning to a sense of stability again.

### **Strategy #1: Pay attention to how you feel**

As you navigate upcoming changes, tend to your emotional needs.

- As it’s possible, observe and name your feelings as you experience them. It will help you have more compassion for yourself as well as the experience as others.
- Know that you are not alone – others will be feeling similar things during this time.
- Practice gratitude for small or big ways you have endured stay-at-home mandates as you transition back to your pre-coronavirus routines. Make a list of all of the challenges you’ve navigated. Share with a friend or colleague.
- Take time to acknowledge what you’re looking forward to, what you’re worried about, what you’re curious about regarding what’s ahead.



- Aim to be gentle and compassionate with yourself (as well as others) as you move through these changes.

### **Strategy #2: Identify your boundaries, and how you will respond to the boundaries of others**

Holding boundaries and honoring others' boundaries can help support individual and collective well-being during this time.

- Think about what level of social proximity and behavior feels safe to you right now. You have the power to decide whether or not to accept a hug, whether to leave your mask on or off, etc.
- To help solidify your confidence in your own boundaries, you can experiment or practice with stating your boundary out loud.
- There is a huge diversity of experiences with regard to COVID-19, and people will be holding a variety of boundaries for different reasons. It can help to approach others with curiosity and compassion.

### **Strategy #3: Reacclimate yourself purposefully**

Recognize that acclimating to less physical distancing and increased social exposure will take time.

- Be intentional about planning some activities that you enjoyed before quarantine to help regain some sense of normalcy after quarantine. Try some "test runs." Get some social gatherings on your calendar once it's safe to do so. Consider visiting a store you've been wanting to go to, take a day trip, visit family, etc. to help you slowly re-acclimate to a less physically-distant social life. If your anxiety increases, slow your pace or try re-acclimating in smaller doses.
- For some of us, a stay-at-home order (aside from its cause) was a welcome experience, and the idea of jumping back into physically closer social interactions may feel intimidating. Pace yourself and make sure to continue to build in "me time" to recharge if you find these changes draining.
- Take some time to remember what life at the office was like to help you mentally prepare for the shift back.

**Strategy #4: Prepare yourself for upcoming work changes**

Be prepared to be both pleasantly and unpleasantly surprised by your own and others' reactions in returning to office life.

- Prior to going back, begin to approach your remote workday as you would in the office. Prioritize waking up early enough to navigate your commute, dressing for work, taking breaks and lunch as you would at the office
- As you move closer to returning to the office, consider establishing (or re-establishing) routines to support this significant change (ex: setting out work clothes the night before, prepping school backpacks and lunches, etc.)
- Before your first day back in the office, prepare for work travel (gas in the car, locate your transit pass), and gather your work-related items (computer, security badge, phone, etc.) in one place so they're ready for you that morning. It's likely you'll be feeling quite a bit (whether aware of it or not), and so it may be harder to think or locate familiar items that morning.

**Strategy #5: Acknowledge the Disruption**

Be sensitive to yourself, coworkers, and loved ones during this time. They may be more worried or anxious than they appear about moving back to in-office work after a break, and navigating emotions related to friends or family that have been impacted by Covid-19. Create regular opportunities to check in with one another.

- Check in with your family members about any roles or tasks that have been shifted or disrupted. Reevaluate your family's needs and divide tasks as appropriate. Communicating with one another about expectations and navigating differences proactively can save heart ache and conflict later.
- If you are a parent, depending on the age of your child, they may have gotten attached to spending more hours in person with you. Talk with them about the transition and set aside a little more time than usual to connect with them as you return to an in-office work routine.

## Questions for Reflection

- What positive experiences can you take from your remote work that you'd like to incorporate when returning to the office?
- What are you looking forward to? What are you not looking forward to?
- What helps you feel most like yourself? (Going to the gym, meeting friends for dinner, etc.)
- What routines did you have prior to being remote?
- If you are feeling anxious about returning to the office, what might be contributing to those feelings?
- What forms of self-care did you discover practice through the pandemic that you found helpful that you'd like to continue as your routine changes again?

## Self-Care Actions To Support Your Health and Resilience

- Get good sleep - sleep health is critical to optimal immune function and our ability to navigate change.
- As it's possible, eat nutrient-rich foods and prioritize a healthy diet. Your diet provides necessary energy for your mind and body to be well
- As much as possible, try and create consistent anchors in your day by waking and going to bed and eating at around the same time each day. This sense of routine helps your body to regulate in times of transition and change.
- Stay hydrated. It helps keep our whole system functioning optimally.
- For help with managing emotional responses and navigating the return to in-office work and other transitions, call Wellspring EAP to talk with a counselor.
- Review the emotional safety and resilience tips below to increase your self-care options.

## Maintaining Emotional Health

As we return to the office, or return to some pieces of life as we used to know it, maintaining emotional health can be key in our resiliency. Our daily routines can become a source of comfort, stability, and overall well-being. Bolstering our mental resilience can help us maintain resiliency during challenging experiences, or through major transitions.

### Tips for Supporting Emotional Health

#### **Tip #1: Accept negative emotions**

- Avoiding difficult emotions tends to invite them to persist and actually strengthen over time. Making appropriate space for them helps us to heal and grow.
- Take the time to notice your emotions and the related thoughts and physical sensations as they arise. Have a gentle curiosity about them, describe them in non-judgmental terms, and then find a way to let them go. This is a part of mindfulness, a practice linked to psychological health.

#### **Tip #2: Cultivate Positivity**

- Explore how you can include some joyful and meaningful activities in your day. If you feel overwhelmed and stretched for time, consider incorporating “micro-moments”, spending 2 minutes or so on an activity.
- Keep a running list of gratitudes—small and large—trying to identify at least one thing each day
- Create a mental bank of “joyful moments” – memories of moments that brought joy and goodness into your life, and call upon them when you are struggling

#### **Tip #3: Control What You Can** (recognizing there is much outside of your control)

- Continue to follow the advice of trusted healthcare professionals
- Choose to remain informed about changes to public health guidance and re-opening via reliable

sources, consuming news and media within limits

- Listen to a podcast or webinar to learn a new habit or new way of thinking
- Establish and protect (as much as feasible) a daily routine or moments of routine that you will carry with you into each day

#### **Tip #4: Incorporate Somatic Practices to Regulate Your Nervous System**

Somatic practices are those that use the mind-body connection to help provide physical and psychological grounding and emotional containment. Try some of these practices and keep only what works for you:

- Purposeful breathing – deep breathing can stimulate your brain to help you think and help regulate your body when it's becoming overwhelmed with stress or anxiety
  - Practice: Take a slow, deep breath in for the count of 4, hold your breath for a count of 4, release your breath over a count of 4, and then repeat.
- Progressive muscle relaxation – this practice helps relieve tension in the body
  - Practice: Systematically tense muscles in different parts of your body and then relax them, one at a time. Begin with your head and work your way down.
- Integrating breathing with rhythmic movement – this helps to stimulate neural pathways and support emotional balance
  - Practice: Find a gentle, rhythmic movement that calms you (could be rocking in a chair, gently swaying side to side while standing or seated, sweeping, walking, knitting, bouncing a ball, etc.) and pair it with your breath

#### **Cultivating Resilience**

Resilience can be defined as the capacity to recover from difficult experiences. Research indicates that resilient people typically are engaged the following practices.

- *Maintaining social connection* – We were made to be in relationship with others. It can be difficult to maintain our contact with friends and family when we are going through challenging times, but having a community of trusted others can be vital to moving through hard seasons of life.
- *Connection with a sense of purpose* – What gives you a sense of purpose in life? It could be your work, your family life, roles that you hold in others' lives, etc. Illuminating places of purpose in life can help us maintain perspective in times of difficulty or transition. It can serve to ground and guide us in challenging times.
- *Growing psychological flexibility* – Uncertainty and change are a part of life. Our ability to adapt to and accept change can help us to navigate a new or unknown landscape.
- *Nourishing hope* – It's important to acknowledge the difficult events that have shaped us. In the midst of naming the reality of "what is" it can also be helpful to cultivate a vision for what healing and restoration could look like, and what conditions would be needed for these things to become a reality.

## Tips for Supporting Physical Safety in the Workplace

The Occupational Safety and Health Administration recommends employers create a COVID-19 Prevention Program. As a manager, you can help support these initiatives. Some implementations from a program such as this include processes and procedures related to:

- Facial coverings
- Continued social distancing, leaving at least 6 feet of space in between individuals. Physical distancing can be utilized in communal work areas logistically with movement of working spaces.
- Protections for higher risk employees
- Enhanced cleaning and disinfection

- Training and communication with employees on processes and procedures
- Flexibility with telecommuting for various reasons, such as for quarantine purposes and limiting the number of employees in communal spaces

Learn more: <https://www.osha.gov/coronavirus/safework>

## The Emotional and Psychological Terrain of Change

Experiencing change, whether it's felt as positive, negative, or neutral change can be overwhelming, especially if other aspects of our lives are in flux. During this global pandemic, nearly every aspect of life has been marked by some type of change. There have been times where we have felt little personal agency—where it seems that change is happening *to us*.

In his book *Managing Transitions*, William Bridges invites us to a greater sense of agency by exploring the framework of *transition*. While “change” represents the things that are happening externally, “transition” refers to what is happening on the inside—in our minds and bodies—as we experience change.

Research indicates that we experience three primary categories as we encounter change:

- Ending, Losing, Letting Go
- The middle ground, the space in between, which Bridges refers to as “The Neutral Zone”
- A New Beginning

People's experience in these “phases”, and their pace of moving through them is varied and is not often linear. As you engage with your staff through current and upcoming workplace changes, they will each be operating from different places within the landscape of transition.

## Ending, Losing, and Letting Go

When people are in this phase, they may experience and exhibit the following emotions:

- Fear
- Denial
- Anger
- Sadness
- Disorientation
- Frustration
- Uncertainty
- Sense of loss

It's important for people to have the space to acknowledge their feelings, have their feeling acknowledged, and be able to grieve what is ending, what they're losing, or what needs to be let go in order to give way to what is on the horizon. Without this, employees tend to experience high resistance to changes in their workplace.

How you can support employees during this time:

- Purposefully articulate the changes being made
- Give employees time and space to process the new information being shared
- Honestly acknowledge/name the losses and challenges that have occurred
- Listen and communicate with empathy and compassion
- Explain how they will be provided with what they need (ex: training, resources, new policies and processes) to work effectively in their new environment
- Find ways for employees to participate in planning for the new landscape

## The Neutral Zone

This middle ground between what was and what is to come is experienced emotionally and psychologically as anything but neutral. This is a time when people often experience confusion, uncertainty, and potential overwhelm. Logistically, employees' workloads may be increased during this time as they get used to new surroundings, new ways of working, and new configurations of their teams.

The neutral zone can also become a place of surprising creativity, new insights, and collaboration.

People in this phase may experience and exhibit the following:

- Resentment (towards the changes themselves, perceived inequities, etc.)
- A sense of overwhelm, which may manifest as low morale and/or low productivity



- Anxiety about their role or status; fear about job security
- Confusion, skepticism and/or doubt about the changes themselves or their intended outcomes

How you can support employees during this time:

- Normalize and affirm the experience of feeling lost or unsettled in this in-between time
- Re-connect your team to your mission, values, and goals
- Meet with individuals frequently to give and receive feedback
- Acknowledge small wins
- Remember together all of the challenges the team has already navigated and overcome
- Focus on appreciating and recognizing each other

### **New Beginning**

This is a season where people are starting to accept the changes and are beginning to find a sense of purpose and place in them.

People in this phase may experience and exhibit the following:

- Increased energy
- Interest in learning new skills and ways of doing things
- A sense of commitment to the team, their role, and shared work

How you can support employees during this time:

- Create intentional time to celebrate all that's been navigated, engaged, and overcome up to this point
- Continue your focus on recognition and celebrating wins
- Understand that people are moving in and out of these phases on their own time; meet employees where they are

*Source: Bridges, W. & Bridges, S. (2017). Managing transitions: Making the most of change. Nicholas Brealey Publishing.*

## Tips for Transition Planning with Your Teams

Transitions can be a difficult time as well as bring about new opportunities. With the transition to life after the pandemic, emotions are likely to arise and having a plan for this transition can be helpful in supporting well-being and resilience.

Here are some tips to consider for managers:

- Consider the non-work-related stressors and logistics that employees are navigating during this work transition including parenting, caregiving, back-to-school decisions and plans, re-structuring home routines, pet care, etc.
- Solicit feedback from employees about their needs, concerns, and what they might be looking forward to with a return to office. Engage the feedback and incorporate it into your transition planning.
- Offer flexibility. Consider a hybrid work model that allows for employees to spend a specified amount of time working remotely and in office each week.
- Consider a tiered transitional plan. Consider options for all types of job requirements. Consider options for at risk individuals.
- Communicate often and openly throughout the transition process, so employees are aware of what is to come, and can appropriately prepare for the transition back into office. Include safety precautions in communication so employees are aware of what is occurring to keep them safe.
  - An atmosphere of uncertainty can tend to increase anxiety. Even if you are unable to offer a complete transition plan just yet, it will be helpful for staff to know that these issues are actively being discussed, anticipated, and planned for.
  - Where possible, include employees in conversations about how their workspaces may be changing upon their return. Let them know what might be changing and ask them way they may need. When possible, invite them to help co-create the new work environment (physical space, practices and norms, etc.)

- Continue to check in throughout the process, offering available support and resources to employees.
- Plan for employee team-building as groups return to office after being separated for some time. Managers have made the pivot to engaging with employees remotely, and building teams over online platforms. The transition back to in person working, or perhaps a hybrid of employees both on site and remote will lead to additional changes in leading teams. Providing opportunities for team members to connect both to the common purpose and greater mission of the organization, as well as on a personal basis, can allow for this transition to run smoothly and aid in deeper team bonds.

## EAP Support & Services

### Supervisor Support

- Visit the supervisor portal of the website. Log in with your company name + supervisor.
- Access a management consultation by reaching out directly to your Account Executive, or call in to the main line at 1-800-553-7798. We are available to discuss employee concerns or needed support as you navigate this changing landscape.
- View management webinars through the EAP website under Navigating Complex Times. Topics include *Caring for Others by Caring for Yourself; Human Resources: Everyone's Rock; and Supporting Your Team (and Self!) During Extraordinary Times*, with additional topics being added on an ongoing basis.

### EAP Collateral Resources

Wellspring EAP is able to ship hard copy materials to your location, to have on hand for employees that need additional support. Contact your Account Executive to discuss further, or download printable materials from the Supervisor website.

**In-the-moment Support**

Call to access support at any time. Employees and dependent family members have 24/7 access to a professional, masters-level therapist who will help provide support through times of distress, create a plan of action, and provide resources (which may include referrals for further services).

**Counseling Services**

Employees and dependent family members have access to in-person or virtual meetings (video, telephonic, asynchronous text, or live chat) with a counselor. You can access this benefit by calling the toll-free number, or by completing the referral request form on the EAP website.

**Daily Living Information Services**

Unlimited access to a Daily Living resource specialist to help you find anything from community resources, support groups, consumer services, and more.

**Childcare & Parenting Resources**

Unlimited access via phone or live chat to a childcare resource specialist who can help you find resources and information related to parenting needs.

**Older Adult & Eldercare Resources**

Unlimited access via phone or live chat to an older adult and eldercare resource specialist to help you find information and resources related to older adult caregiving.

**Legal Consultation**

Free initial 30-minute phone consultation; ongoing consultations with a lawyer at 25% off attorney's regular fees; unlimited access to do-it-yourself legal documents online.

**Legal Document Preparation**

Unlimited access to state-specific legal documents online. With easy-to-understand prompts, you can complete legal documents on your own, saving you legal fees.

**Financial Services**

Free initial 30-minute phone consultation, and access to financial calculators and financial resource documents. Taking the first step in seeking help can be as simple as making a phone call. You do not have to have a plan figured out or know exactly where to start. Our clinicians can offer support and can help point you in the right direction. We are here for you.