

# FOR ESP MEMBERS

Finding ways to stretch your paycheck or get ahead of debt can feel like a big challenge, but we can help make your budget work harder so you can enjoy each day more.

## HOW TO GET OUT OF DEBT — PAINLESSLY

It starts with having a plan — and financial expert, Dave Ramsey, has debt-elimination strategies that can help make it all easier at:

[neamb.com/debt-free-secret](https://neamb.com/debt-free-secret)

## SEE HOW PAYING DOWN DEBT CAN HELP YOU SAVE

Use this simple calculator to input debts, monthly payments and months left to pay to see what you could save.

Get started:

[neamb.com/pay-it-off](https://neamb.com/pay-it-off)

## AFFORD MORE WITH A BETTER CREDIT SCORE

Your everyday financial habits contribute to your FICO score, which can affect everything from car loans to mortgage rates. See how it can work for you:

[neamb.com/secrets-of-interest](https://neamb.com/secrets-of-interest)

**DID YOU KNOW?** The average household with credit card debt has balances over \$15,500.\*

## SIMPLE WAYS TO REDUCE YOUR MONTHLY BILLS

Your cable TV service and cellular phone bills can be good places to start — you may be able to negotiate lower prices with your current providers. Get more money-saving ideas at:

[neamb.com/reduce-bills](https://neamb.com/reduce-bills)

### SAVE 15% ON CELL SERVICE

Save on cell phone service for you and your family with AT&T. Plus, save 20% on accessory purchases with your membership:

[neamb.com/wireless](https://neamb.com/wireless)

### GET EXCLUSIVE SAVINGS ON BRAND NAMES

NEA members can save on thousands of Costco goods — plus get over \$60 in extra savings and 3 FREE items. Online registration only:

[neamb.com/costco](https://neamb.com/costco)

### HANG ON TO MORE \$\$

Get access to hundreds of exclusive offers available on wellness, travel, entertainment, dining and more every day with NEA Click & Save:

[neamb.com/clickandsave](https://neamb.com/clickandsave)

## 5 TIPS FOR SAFE ONLINE SHOPPING

See how taking precautions before you enter your credit card number could prevent real headaches down the road from unscrupulous sellers and scam artists:

[neamb.com/safe-on-line](https://neamb.com/safe-on-line)

\* <https://www.nerdwallet.com/blog/average-credit-card-debt-household>

## FOR ESP MEMBERS

Get financial protection while working toward family wellness.

### ENSURING FAMILY HEALTH & WELLNESS

- **Smile with This Smart Coverage:** Get affordable, comprehensive dental and vision coverage for one low, budget-friendly rate. [neamb.com/dentalvision](https://neamb.com/dentalvision)
- **Beat 8 Common Bad Habits:** Don't wait to start making positive changes — use these tips today. [neamb.com/better-coping-skills](https://neamb.com/better-coping-skills)
- **Don't Let Hospital Stays Break the Bank:** Get peace of mind with the NEA Hospital Income Insurance Plan to help protect your finances. [neamb.com/hospitalcare](https://neamb.com/hospitalcare)
- **Boost Your Health with Smartphone Apps:** Make it easier to track calories, find healthcare support and stay fit with these inspiring apps. [neamb.com/health-apps](https://neamb.com/health-apps)

### BUYING & MAINTAINING YOUR CAR

- **Protect Your Vehicle:** With NEA Auto Insurance, members saving average \$495 per year for auto coverage. [neamb.com/auto-insurance](https://neamb.com/auto-insurance)
- **Save On Your Next Vehicle:** Members have saved an average of \$3,338 off MSRP with the NEA® Auto Buying Program. [neamb.com/autobuying](https://neamb.com/autobuying)
- **Save a Bundle on Car Repairs:** Is an extended warranty right for you? Get answers to frequently asked questions now. [neamb.com/repair-wise](https://neamb.com/repair-wise)
- **Protect Your Vehicle — and Wallet:** Get a warranty that fits your vehicle and budget. [neamb.com/warranty](https://neamb.com/warranty)

### GETTING REWARDED

- **Earn Cash Rewards on Purchases:** Choose a credit card you can take pride in with the NEA® Cash Rewards Card, and earn rewards with every purchase. For information about rates and fees, visit [neamb.com/cashrewards](https://neamb.com/cashrewards)
- **Unlock Big Savings:** Earn WOW Points at thousands of merchants and redeem them just like cash. [neamb.com/clickandsave](https://neamb.com/clickandsave)
- **Get \$500 in Travel Dollars:** Use your Travel Dollars as partial payment on cruises, resorts, and hotels when you book through NEA Vacations. [neamb.com/neavacations](https://neamb.com/neavacations)

### TRAVELING ON A BUDGET

- **Save on Travel Lodging:** Enjoy a 20% discount at any of Red Roof Inn's 520+ locations nationwide in 42 states. [neamb.com/redroof](https://neamb.com/redroof)
- **100 Free Attractions in Top U.S. Cities:** Enjoy free festivals, museums, concerts, and more await. [neamb.com/free-attractions](https://neamb.com/free-attractions)
- **The Bargain Hunter's Guide to Family Travel:** *Kiplinger's* Personal Finance Magazine offers help to keep traveling costs with kids under control. [neamb.com/family-travel](https://neamb.com/family-travel)
- **Get Member-Only Discounts When You Travel:** Save on airfare, hotels, cruises and more just for members when you use NEA Vacations. [neamb.com/neavacations](https://neamb.com/neavacations)

### PROTECTING THOSE YOU LOVE

- **When Accidents Happen, Be Ready:** Rely on protection for your loved ones anytime, anywhere with accidental death & dismemberment coverage. [neamb.com/add](https://neamb.com/add)
- **No-Cost Coverage for Your Loved Ones:** Get valuable term life insurance at no extra cost to Active, Staff, Reserve and Life members. [neamb.com/complife](https://neamb.com/complife)
- **5 Smart Reasons to Buy Pet Insurance:** Get care for your furry friend. [neamb.com/protect-your-pets](https://neamb.com/protect-your-pets)
- **What You Need to Know About Long-Term Care:** Give your family security as you age, while protecting yourself. [neamb.com/long-term-thinking](https://neamb.com/long-term-thinking)

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