



March 2020

Employee  
Newsletter

IN THIS ISSUE

## Understanding Your C&FS EAP Benefits

### What happens when I call or request to make an appointment?

When you call our main line, 716-681-4300, you will be connected to an intake counselor to answer a few questions. When you complete the "Request an Appointment" form on the website, a counselor will review the form and reach out to speak with you get you started with EAP.

### How confidential is EAP?

Following HIPAA guidelines, the EAP Program will not reveal information that you disclose to anyone outside the EAP except in the following circumstances:

- When you provide written con-

sent, limited information will be shared with the individual identified on the form

- If we receive information pertaining to child abuse/neglect or imminent threat of harm to yourself or others, C&FS EAP will comply with all state and federal requirements for mandatory reporting.

### Who is covered by EAP?

We understand that you are directly impacted by the people you live with and for whom you care. Your EAP benefit is extended to all residing in your home.

Household members may reach out to EAP directly at 716-681-4300 and state that they reside with a covered

### Understanding Your C&FS EAP Benefits

Have you or someone in your household thought about contacting EAP but weren't sure how to go about it? This month, we're breaking down our most frequently asked employee questions.

### Building Your Financial Health in 2020

Learn how to plan for a solid financial future and where to go for tax prep help.

**Meet the Newest  
Member of Our Team,  
Jennifer Schultz, LMSW**

*Continued on Page 2*



Buffalo/Erie County: (716) 681-4300  
Outside of Erie County: (800) 888-4162



[eap.cfsbny.org](http://eap.cfsbny.org)

Continued from Page 1

employee, including the name of the organization for which they work.

### Where is EAP located?

C&FS EAP has two convenient locations. Our city location is at 2495 Main Street in the TriMain building in

Buffalo. Our suburban location is at 3901 Genesee Street in Cheektowaga, located near the Buffalo Airport. Both have onsite free parking located next to the buildings.

### What if I am not able to reach those locations?

EAP will connect you to an affiliate counselor or resource in your area. When you speak with an intake counselor, please let them know your location preferences.

### What times are appointments offered?

EAP offers a wide variety of appointment times on Monday through Friday including morning, afternoon, and evening appointments. When calling, the EAP counselor will discuss your schedule, location and preferences before scheduling.

### Is there a cancellation policy?

We ask for a minimum of 24 hours' notice if you are unable to attend your scheduled appointment.

### What are the benefits of my EAP?

The EAP employee benefit includes a wide range of services, including up to four sessions of short-term solution focused counseling and

consultation for a variety of work-life concerns, including financial consultation, nutritional counseling, mediation services, legal consultation, childcare consultation, and eldercare consultation.

### How do the Work-life services work?

When you call EAP and connect with an intake counselor, they will provide the information needed to connect you with the work-life service that you are seeking.

### I want to bring my child in for counseling. Is that okay?

If the child is under the age of 18, the parent is required to make the appointment on their behalf and accompany the child to the appointment(s). The counselor will meet with both parent and child first at the initial meeting. At that time, the counselor will work with the parent and child to determine what services would be most beneficial.

### I want to bring my partner. Is that okay?

Yes, the EAP Counselor will provide information to you regarding EAP procedures in working with couples during the telephone intake. ●

If you would like to take advantage of your EAP benefits, we're just a phone call away.

Call  
**(716) 681-4300**  
or visit our website at  
**eap.cfsbny.org**  
to request an appointment.



We are all aware of the community concerns regarding the novel coronavirus (COVID-19). *Reliable information will provide the best guidance for you and your family.* This is an evolving situation and we encourage you to keep up-to-date regarding treatment and prevention by visiting these trusted resources:

- CDC's dedicated 2019-nCoV website: <https://www.cdc.gov/nCoV>
- Erie County Department of Health: <http://www2.erie.gov/health/coronavirus>
- New York State Novel Coronavirus hotline: 1-888-364-3065

## 2020 Free Tax Preparation — Services and Sites

### University at Buffalo

IRS-certified students from the UB School of Management will provide free tax preparation services to individuals and families with annual incomes below \$56,000. The service is provided by the IRS-sponsored Volunteer Income Tax Assistance (VITA) program with volunteers from the UB chapter of Beta Alpha Psi, an international honors organization for accounting and finance students, with help from the UB Accounting Association.

- South Campus - 403 Hayes Hall  
**Free tax preparation will be offered on a first-come, first-served basis from 9:30 a.m. to 4:30 p.m. on Feb. 8, 9, 15, 16, 22, 23, 29 and March 1, 7 and 8. (Latest recommended arrival time is 3 p.m.)**
- North Campus - 110 Jacobs Management Center  
**Free tax preparation will be offered on a first-come, first-served basis from 9:30 a.m. to 4:30 p.m. on March 29, April 4, 5 11 and 12. (Latest recommended arrival time is 3 p.m.)**

### First Shiloh Baptist Church

*15 Pine Street Buffalo, NY 14204*

VITA - Free Tax Preparation services will be available from Tuesday, February 5th to Saturday, April 13th, every Tuesday and Wednesday at 5pm (1st come - 1st served) & on Saturdays at 9am (1st come - 1st served).

Doors will be locked when they have reached maximum capacity. Call 716-847-6555 for more information.

### United Way — [www.unitedway.org/myfreetaxes](http://www.unitedway.org/myfreetaxes)

Individuals who earned under \$69,000 can go directly to the following link [www.unitedway.org/myfreetaxes](http://www.unitedway.org/myfreetaxes) to electronically file both their federal and state taxes on their own, for free. Software is available 24 hours a day, 7 days a week. Online help is also available, at specific times. See the website for more information. “Myfreetaxes” is a Facilitated Self Assistance filing service sponsored by the IRS.

### Buffalo Central Library

*1 Lafayette Square Buffalo, 14203 - 2nd floor TechKnow Lab*

Prepare and E-file your income tax returns on Thursdays at the Central Library for FREE. Appointments available every Thursday (by appointment) from January 31 - April 11th, from 10:00am - 6:00pm. New York State Department of Taxation representatives will guide you in preparing your own taxes online. To register and schedule an appointment, go to <https://buffalolib.libcal.com/event/6228685>

## Building Your Financial Health in 2020

Once you get your taxes done, start a fresh financial new year by taking control of your money!

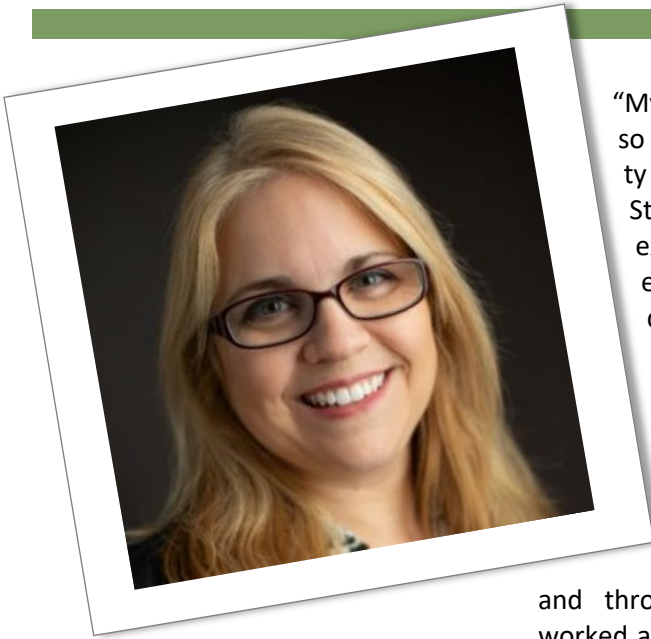
**1. Call EAP at 681-4300 to schedule up to three hours of consultation with Consumer Credit Counseling Services, EAP’s partner in the community.** If you feel overwhelmed with your finances, whether it be with budgeting, credit card debt, student loan debt, or bad credit, don’t be tempted to bury your head in the sand. There is free, local help available through your EAP. As part of your benefits, you may receive services with a financial counselor over multiple sessions to tackle financial issues and brainstorm better fiscal strategies for the future.

**2. Pull your credit reports once a year** (for free!) at [annualcreditreport.com](http://annualcreditreport.com). If you can, pull your report every 4 months to keep any eye on changes as they happen. The three major credit reporting bureaus are Experian, Equifax and TransUnion.

**3. Start tracking your expenses to expose areas you are overspending in** so that you can make necessary budget adjustments. There are apps that can be downloaded that can track spending in different categories. These apps include Simplifi, Daily Budget Original, and Mint.

**4. Address credit card debt sooner rather than later.** Devise a plan to pay any credit card debt off in the quickest and most cost effective way. Prioritize your income on paying off bills and loans before allocating money on recreational activities.

**5. Save for your periodic expenses.** We are all aware of our monthly bills—but what about gifts, car and home maintenance, sports, or music lessons? If you don’t plan for these costs, you might need to turn to credit cards to cover your costs. ●



**Meet Our Team:**  
**Jennifer Schultz, LMSW**

C&FS EAP is excited to introduce our newest team member, **Jennifer Schultz**. Originally from Henrietta, Jennifer came back to Western New York in 2012, earning her undergraduate degree in psychology and a masters degree in social work from the University at Buffalo. Before coming back to Buffalo, she had many different employment experiences.

“My family is a military family, so we have had the opportunity to live all over the United States and in Japan. I’m really excited to work with employees in so many different industries because I have worked in so many of them myself!”

And she’s not kidding—Jen has lived in two countries and seven states, and throughout her life she has worked as a hairdresser, nanny, English teacher, real estate agent, food service worker and office manager. “One of the main reasons I decided to eventually become a social worker was that through all of these positions I especially enjoyed helping people—and after many years, I realized that that is what I was inspired to do on a clinical level.”

Jennifer was also drawn to becoming a social worker because of her

dedication to her family. “I have always had a passion for mental health awareness, but what really honed my interest and made me motivated to go do something was my son returning home from Afghanistan,” she explains. “He suffered from PTSD, and I saw firsthand his struggle to get adequate services and the cultural stigma around getting mental health support. I wanted to be a part of the change.”

Jennifer has three adult sons and five furry grand babies. She loves to read and likes kayaking and bicycling—“I recently started pickleball, and it’s a lot of fun!” Jennifer is excited to be in the EAP field helping people with a variety of strengths and challenges. “I’m happy that society is changing—people are more willing to seek out help when they need it. EAP is a very interesting field to work in because of the variety of people I get to work with and help. It’s a great entry point for folks who are seeking help for the first time.”



Tri-Main Center

2495 Main St. Suite 357

Buffalo, NY 14214

tel: (716) 681-4300

Outside of Erie County: (800) 888-4162