### Did you know?

Your DONCEAP provides more than just a Financial Services Program. Let us help you with all your daily stressors and life challenges. Call us day or night for counseling, or resources for the following:

– Emotional concerns– Parenting

– Work – Education

RelationshipsLegal and financial

- Child and elder care - Health and wellbeing

– Diet and nutrition

– Adoption– Just about anything else.If it's causing stress,

Substance abuse we can help!

DONCEAP Publication No. 14.0626

**Department of the Navy Civilian Employee Assistance Program** 

**1-844-DONCEAP** (1-844-366-2327)

TTY: 1-888-262-7848 International: 1-866-829-0270

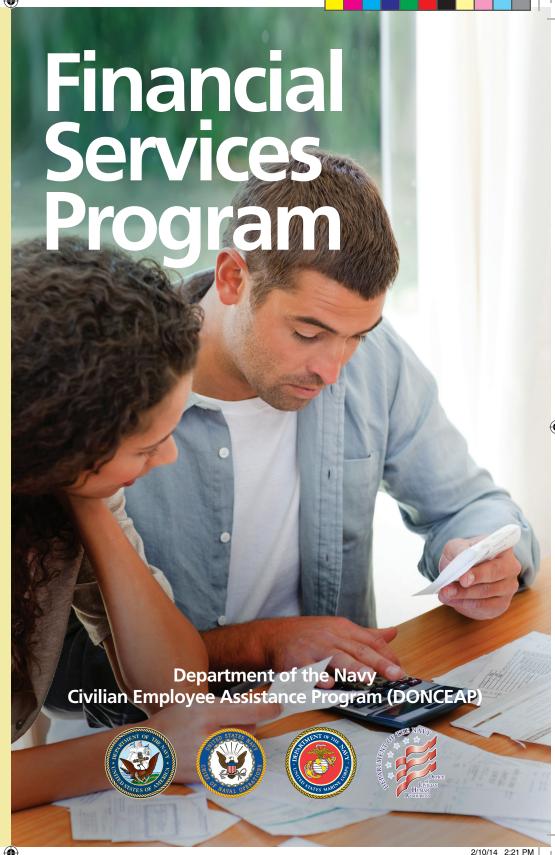
DONCEAP.foh.hhs.gov











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Sound financial planning is critical to achieving monetary success. To help you obtain financial security, the Department of the Navy Civilian Employee Assistance Program (DONCEAP) offers financial information and resources.

Designed to provide you with what you need to reach your financial goals, your DONCEAP offers objective, targeted information on a wide range of topics.

# Your DONCEAP is here for all life's challenges – big and small.

Contact our financial consultants to identify your needs and explore your options on a variety of subjects, including:

- Deciding whether to buy or lease your next car
- Selecting which credit card to pay off first, and debt consolidation
- Family, college, and household budgeting
- Buying a home
- Setting your financial goals
- Savings and investment strategies
- Determining how much you will need to save to retire comfortably
- Finding a financial planner in your community

#### Who can use DONCEAP?

This service is available to you, your household members, and dependents.

### Is there a charge for these services?

No. This is a benefit offered at no charge to you by your agency. If you are referred to a financial services resource outside of your DONCEAP, however, there may be charges for which you are responsible.



Our financial consultants are available during regular business hours. You can, however, call the toll-free DONCEAP number any time, day or night, and a DONCEAP representative will assist you with arranging a consultation.

#### What kind of information will I receive?

The program offers practical financial information and financial planning tools. If your issue involves debt management, you will be referred to a credit counseling service. DONCEAP does not arrange for loans or direct payment of loans.

## Will the representative recommend specific programs or financial products?

No. You will be given information that will help you evaluate your options and make sound financial and consumer decisions. The responsibility for making those decisions, however, lies solely with you.

Services are offered as a **FREE** benefit from the Department of the Navy to you and your family members. Services are voluntary and confidential within the limits of the law.

The quickest and best way to contact DONCEAP is by calling:

1-844-DONCEAP

(1-844-366-2327)

TTY: 1-888-262-7848

International: 1-866-829-0270

Help is also available online: **DONCEAP.foh.hhs.gov** 









