



State Employee Financial Wellness Program



NOVEMBER 2025



Virginians Need Your Help!

The current federal government shutdown is creating significant stress across the nation and the Commonwealth, impacting thousands of families. Many of our fellow citizens are now facing the loss of paychecks, interruptions to vital food assistance programs (like SNAP), and mounting financial anxiety. You can take immediate action now by contacting your agency's CVC Coordinator to make a food donation, volunteer your time with a local foodbank, and/or make a monetary donation by credit card or direct giving through November 19th!

[Click Here to Make an Impact!](#)



Virginia Retirement System®

Winter-Proof Your Home

Before you know it, frigid winds and ice will test your home's walls, windows and roof. Get the jump on freezing temps with "[Six Tips to Weatherizing Your Home](#)" and start saving on your utility bills. Just log in to your [myVRS account](#) and select Financial Wellness.

Retirement Quote

"Retirement at sixty-five is ridiculous. When I was sixty-five, I still had pimples." - George Burns



All About That Money Tuesdays

Understanding Credit and Navigating Buy Now Pay Later

Join VACU on **Wednesday** (change), **November 12th** at **12 p.m.**, for a live webinar catered just for you! **Learn** the basics of credit and how it impacts your financial health, **plus how to use Buy Now, Pay Later services**, responsibly. This session will give you the tools to leverage credit wisely and avoid common pitfalls in deferred payment options. **Register Now!**

<https://forms.office.com/g/JjhkNzAb>
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Live Webinar - Understanding Credit and Navigating Buy Now Pay Later



Start fall with hot deals! Make the most of your November with exclusive savings from your savings marketplace. From theme parks to top brands, the deals are here to kick off your fall in style! Explore these deals today at your savings marketplace and make this fall one to remember!

Access Your Employee Discounts at the link below or scan the QR code!

<https://commonwealthofvirginia.savings.workingadvantage.com/home>

Scan the QR Code to Visit the COV Employee Discounts Marketplace:



EMPLOYEE ASSISTANCE PROGRAM

All health plans offered to state employees and their dependents have employee assistance programs (EAPs).

Included are up to four sessions at no charge for such services as mental health, alcohol or drug abuse assessment, child or elder care, grief counseling and legal or financial services.

[Learn More Here](#)

Public Service Loan Forgiveness (PSLF)

Public Service Loan Forgiveness Program (PSLF). State employees may be eligible for the federal government's Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

The PSLF Program forgives the remaining balance on your Direct Student Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Please direct your questions to the federal program site. [Click here](#) to learn more.

Virginia Department of Treasury's Unclaimed Property Division

Have you checked to see if you're missing out on money? TRS offers a user friendly website and the secure document upload feature, making claiming your funds quicker than ever before! Unclaimed property can include dormant bank accounts, uncashed checks, stocks and dividends, insurance proceeds, refunds, and more. Visit the free search site to check your name and start the claims process.

Search for Missing Money!

<https://vamoneysearch.gov/>

Virginia State Employee Assistance Fund (VSEAF)

The Virginia State Employee Assistance Fund provides grants to eligible state employees suffering from a financial crisis or an unplanned emergency/or unplanned event that impacts the employee or family members living in the residence of the employee. The VSEAF is a recognized 501c(3) charity member of the Commonwealth of Virginia Campaign (CVC), Code 203040.

[See If You Qualify!](#)



BANZAI. November's rewards bundle focuses on **credit**. As you progress through the activities for the month of November you will have the chance to win cash and other giveaways. Most importantly, we aim to provide you with the peace of mind that comes with financial literacy and preparedness.

Proceed to the link below to learn more:

[Banzai-November Wellness Activity](#)

Banzai Winners for October!

- Laurel Hicks, DGS
- Sheryl Caroff, Virginia Courts
- Rhonda Vander Schagt, VADOC
- Heather Anderson, VCCS

Each completed the necessary courses and passed their quiz. Drawing winners will receive a \$100 Amazon Gift Card, sponsored by the Virginia Credit Union (VACU).

