

## Legal & Financial Consultation FAQs

- **What are the legal and financial consultation components of the Student Assistance Program?**

In addition to counseling services and the Virtual Concierge services, students, their spouse or partner, and dependents up to the age of 26 will receive free and confidential consultations with an attorney and a financial professional.

- **How many consultations do you get?**

Consultations for both legal and financial are one-half hour in length per unique issue per year.

- **What do the consultations cover?**

Legal: The vast majority of legal questions involve divorce, foreclosure, and collection issues, but consultations can also assist with the following issues: civil/consumer, domestic/family, real estate, landlord/tenant, motor vehicle, criminal, immigration, estate planning, IRS matters, and bankruptcy.

Attorneys can also advise and consult on ID theft by providing a 60-minute consultation to discuss assistance with restoring identity and credit and outlining a plan of action.

*PLEASE NOTE:* The legal consultation does not cover any employment-related issues or malpractice.

Financial: Advice and consultation with a financial counselor is available for issues such as credit, bankruptcy, mortgage counseling, debt consolidation, retirement planning, and education on investments. Most questions involve bankruptcy or debt problems, student loans, college funding, and lease/purchase questions.

- **How do the consultations work?**

Legal: Your information will be taken and you will be transferred to the legal department to set up your free consultation. \*\* The member is responsible for any costs required for the filing of paperwork or other legal fees outside of the attorney's half-hour consultation. \*\* You will be responsible for those attorney's fees, but you'll receive a discount on the attorney's fees.

Financial: Your information will be taken and you will be transferred to the financial department to set up your free consultation.

\*\* The member does not have to pay for the consultation itself, but is responsible for any costs incurred for work done as a result of that half-hour consultation. \*\*

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**To Access Legal & Financial Consultations**

**1.800.327.2255**

**[www.nexgeneap.com](http://www.nexgeneap.com)**

**mobile app: BalanceBenefits**