



NuVantageSM

Employee Resource

Your free and confidential resource for work-life wellness

News from NuVantage

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Child Internet safety is every parent's concern.

The Internet holds vast amounts of information that help kids with school projects, provide entertainment and allow them to interact with their peers. A child's Internet usage can also be a source of concern for parents.

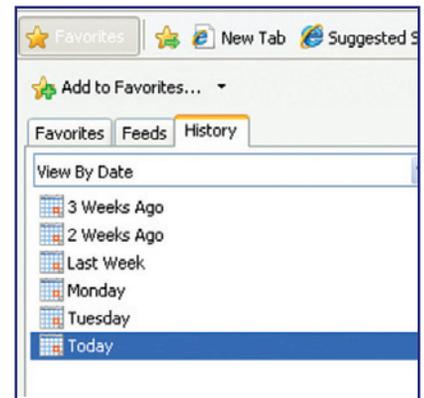
Parents often express concerns about:

Children spending too much time online or on the computer.

Children who spend hours every day online are more likely to experience depression, academic and social problems at school, physical illnesses, obesity, and carpal tunnel syndrome.

Cyber-predators and Internet safety.

Studies show that as many as 1 in 5 children will be approached by a cyber-predator at some point during childhood or adolescence.



Internet safety tips for parents:

- Talk with your children about internet safety.
- Surf the web together to teach your child safe and appropriate behavior, such as not disclosing personal information.
- Make sure your child knows that chat rooms and other unsafe areas are off-limits.
- Monitor which sites your kids are visiting by checking the browser history.
- Keep the computer in a shared area.
- Maintain access to your child's email and other accounts and let them know you will occasionally review his or her communications.
- Check your phone and credit card bills regularly for any unusual activity.
- Report to law enforcement any inappropriate messages that your child receives online.

Online resources and seminars

For more information about internet safety and parenting, visit the NuVantage online resource library featuring articles and self-assessments for balancing work, family, nutrition, exercise, financial planning, parenting, elder care and other areas of your life.

www.nuvantage.org
Password: wellness

FREE WEBINARS

Social Networking: Today's
Communication Tools

June 19, 2012

11 am • 1 pm • 3 pm CT

Facebook, Twitter, Skype...
online networking in your business
and personal life.

Your Routine Financial
Check-Up

July 17, 2012

11 am • 1 pm • 3 pm CT

Key indicators of financial stability
and simple strategies to reach your
optimum financial health.

REGISTER ONLINE: www.nuvantage.org Password: wellness

Hiring an attorney? Be an informed consumer!

You may be nervous or anxious about dealing with an attorney, particularly if it is your first time.

The Initial Consultation

Most initial consultations are scheduled for 30 minutes so it is important to make the most of the time you have. Come prepared with a list of points or questions that you would like to discuss during the consultation, including the attorney's experience with cases like yours. An attorney's willingness to answer your questions may be an indicator of his or her ability to interact with you in a manner that you find comfortable.

Bring along any legal papers, important correspondence and other relevant documents. However, don't leave anything behind unless you have decided to retain the attorney.

Most initial consultations will be free. Understand what your expenses will be moving forward before retaining an attorney. Attorneys charge for their services in many different ways, including by the hour and flat fee for service. Keep in mind that cheaper hourly rates might not necessarily be better when it comes to your legal protection. Even at a higher hourly rate, an attorney experienced in cases like yours may resolve your case in less time. But be sure to ask about any additional administrative, court or filing fees.

NuVantage Employee Resource is a service of:



Evaluating the Consultation

Did the attorney:

- Listen to your situation and concerns?
- Demonstrate knowledge of the important legal principles?
- Give an honest evaluation of your legal situation?
- Answer all of your questions fully and completely?
- Provide complete information regarding fees and billing practices?

Just like with anything else, it is important to be an informed consumer. Ask lots of questions and do not agree to retain an attorney until you feel confident with the attorney's capabilities and fully informed about all of the expenses that might be incurred – from administrative costs to court fees.

NuVantage can help you connect to an experienced attorney in your area for most types of legal issues.

NuVantage members receive a free legal consultation and a discount on the attorney's standard hourly rates. Filing and other fees are typically additional. Be sure to ask about all fees and exactly what is covered if a flat fee is offered.

Call NuVantage to find out more about this valuable benefit.

Your Credit Report

Understanding what's in your credit report is an important part of managing your finances. You are entitled to a free credit report once per year from www.annualcreditreport.com.

Contact NuVantage for a free and confidential credit report review with a certified credit counselor to help you read and understand what's on your credit report.

You are not alone.

We can help.

Learn more about your valuable EAP benefits!

800.577.4727

www.NuVantage.org