



Your 30-Day Financial Calm Plan

Small steps that support stability from your EAP

You don't need to fix everything at once. This plan focuses on manageable actions that can reduce stress and build confidence over time.

Adjust the pace as needed—this plan is meant to work for you.

Week 1: Track spending without making changes

Week 2: Set one automatic savings transfer or bill payment

Week 3: Review one benefit, account, or financial statement

Week 4: Talk with someone you trust or contact the Employee Assistance Program (EAP)

Even partial progress counts. Financial calm comes from progress, not perfection. For additional guidance, reach out to the EAP—support is free, confidential*, and available whenever you need it. Visit EAP4YOU.com to learn more.

*The USPS Employee Assistance Program (EAP) is managed by an external organization, Lucet. All information disclosed to Lucet and its staff is confidential and is not shared with anyone, including USPS, without your written consent unless disclosure is required by law (e.g., threats of harm, child or elder abuse, and court orders).