

# HI COLLEAGUE,

How do I create balance between my income and expenses?

How do I get debt-free as soon as possible?

For which surcharges am I eligible and how do I request these?

How can I pay for my high energy bill?

How can I create savings?

What does my pension specifically mean?

What can I do if I get behind on payments?

Is it possible for me to stop working either sooner or to work less?

**Do you have questions about money?  
Call for free, anonymously to**

**073-8227541**

They can help you get financially fit again!

UNIVERSITY OF TWENTE.



# HI COLLEAGUE,

## Do you have problems with money?

### DID YOU KNOW?

- These problems are not uncommon
- You can get help with these problems
- This help is completely **free**
- No information will be shared with your employer

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