Hello. I'd like to welcome everyone to our session today, "Your Routine Financial Checkup." My name is Katie Muhlhammer, and I will be your behind-the-scenes tech moderator. I do want to highlight a couple items to help make your experience more productive and enjoyable, and then I'd like to introduce you to our presenter.

If you take a look at the left-hand side of your screen, you should see three different options. The first is an FAQ, or Frequently Asked Questions. If you have any technical issues or perhaps if you have questions about your certificate at the end of this, you can take a look and scroll through that FAQ section to see if your question was answered.

Next, we have an option that says "Event Resources," and we've uploaded a copy of the slide deck our presenter is using. You can download that at any point during the time that you're listening to this. And, finally, we have an ask-a-question section, where, at the end of today's session, if you have a question on this topic, you can send it to us, and I'll share a little bit more about that when we get to the end of our presentation.

So, we're very pleased to have Darlette S. McCormick presenting today's topic for us. She is an accredited financial counselor, a certified housing counselor, as well as a licensed real estate broker, so she is certainly an excellent fit and expert for our topic today. Darlette received her bachelor of science degree from Wake Forest University in 1991. She has worked with Workplace Options for the past three years. She's also a member of several professional organizations, including the Association for Financial Counseling and Planning Education, as well as the National Association of

Realtors, and Darlette was a 2011 Military Spouse Fellow selected by the National Military Family Association and the Financial Industry Regulatory Authority to become an accredited financial counselor who assisted military families with their financial matters.

On the personal side, Darlette teaches financial literacy workshops in her own community and recently founded her financial counseling business, Foundations for Wealth. Finally, on a more personal note, Darlette has been married for 25 years, has four children, and resides in Raleigh, North Carolina. So, without further ado, we are very pleased to have Darlette walking us through this topic, helping us do our financial checkup, so I'm going to go ahead and pass it to you, Darlette.

Thank you, Katie. It's my pleasure to be able to talk with you today about your routine financial checkup. Hopefully by now, if you haven't done so already, you're planning your annual trip to the doctor for your annual checkup. Just as you should have a routine annual physical checkup for your health, you should also have an annual checkup for your finances. As we all know, things can change very quickly in regards to our finances, so keeping track of everything is very important.

You may have recently experienced a life event, such as getting married, or maybe you have an upcoming event, such as having a baby. A major part of planning for this event is assessing your financial needs. Will you and your spouse be taking maternity leave from work, or have you accounted for the added expense of child care, or what I call the budget beast? You may already have checked your balances in your checking account, keeping track of your investments quarterly, but have you thought about evaluating your debt, your retirement, investments, your savings, and even your insurance? Maybe you have. But if you haven't, here is where you can start, and this is the session for you. We will go over the importance of a routine financial checkup, along with important aspects of the checkup.

Our learning objectives today are discussing setting financial goals, listing tips to examine your current financial situation, discuss key aspects of personal financial management and retirement planning, identify additional resources to assist you. Remember, you are in control of your finances, and what you do now will affect your financial fitness in the future. Action is the key word. Plan to reach your financial goals and make it happen.

And so, what are your financial goals? Regardless of what stage of life you're in, you're likely to have some personal financial goals. Setting tangible and realistic goals, following them, and tracking your progress is the key to success in achieving all of your financial goals. Determining what your short-term, midterm, or intermediate and long-term financial goals are is a first step. Some common financial goals may be a dream vacation, a new home, college savings or retirement savings, or an emergency fund. If you're married, it is absolutely essential that you and your spouse both share the same financial goals; otherwise, achieving your personal financial goals is almost impossible. Develop your financial plans together and review your progress together to make sure that both of you are contributing to the same goals and are on the same page.

Once you have your goals, the next step is to determine a good estimate of how much money you'll need for each one of them. Prioritize each of your personal financial goals in order of importance, then determine how long you will have to save for each of them. Retirement may seem like many years away, but before you know it, it will be here. Finally, figure out how much you will need to save per month to achieve your goals. Don't be discouraged if the dollar amount seems a little overwhelming. The important thing is to have a set of tangible goals to work towards, and then, on a monthly or quarterly basis, review your progress and continue to refine your plan. If you aren't meeting your goals, revisit your financial budget to see if there are any areas where you cut expenses or free up additional income.

Now, what are some of your financial goals? At the conclusion of this presentation, I encourage you to sit down, make a note of some of the things that you would like to do in the next few months, the next few years, or the next several years. Remember, planning is the key.

Next, understanding your financial position. When considering your financial goals or where you want to go with your finances, it is important to look at where you are in determining how you're going to get there. Your current financial position has everything to do with your future financial position. List all of your debts. What are the balances, the interest rates, and the monthly payments? What is your plan for paying them off? Also, list your assets and investments. This will give you a clear picture of where you are currently.

You also need to prioritize every bill that you have, from the most important to the least important. Knowing this information gives you a starting point for where you want to be during retirement, but more importantly, this helps you see how prepared you are for the unexpected. Listing out your assets, debt obligations, and the priorities for your bills will allow you to quickly adjust and have a game plan for those unexpected curve balls that life can throw at us.

So, a very important question to ask yourself is, am I financially prepared for the unexpected? Murphy's law says that anything that can go wrong will go wrong. While this is not the most encouraging thought, in terms of making preparations for the unexpected, it's actually a pretty good attitude to have. We should always hope for the best but have a plan for the worst. An emergency situation could be anything from having your car break down to a tornado destroying your home or having a major accident that puts the income earner out of the work for a period of time.

I recently had an opportunity to talk with several individuals who were affected by the hurricanes in the Houston area. In addition to having their home destroyed, they were also out of work for quite a bit of time, as many of the businesses were unable to open. This put them in such a very unfortunate situation, but it's actually something that could happen to each and every one of us at any given time, so it's very important for us to have a plan when those situations arise.

It's a great idea to have an emergency fund, or money set aside for an emergency. That may be a credit card that you have available or enough in savings to make regular payments for at least a couple of months on your car, your home, utilities, and your basic living expenses. Your emergency credit card should have a high enough limit and should also have a low interest rate. Warning, this card is only to be used in emergency situations or crises, which you will have to determine.

Aside from actual money or money sources, everyone should have copies of all of your personal documents made and kept in a secure location in the event that your home is broken into, or if there is a fire or any other type of disaster. These documents should include birth certificates, mortgages, insurance papers, your will, a copy of your driver's license, and important phone number and contacts.

First, we should make sure that we have our wills and an estate plan created. Be sure to go over these documents and plans regularly to make sure we're keeping them updated, as our current life situations may change. It's a good idea to evaluate them at least once a year or every time we have a major life event. Having all of your documents, as well as some money saved to assist you, will help you be able to focus on the most important thing, dealing with the emergency without having to worry about money.

Now, if you don't have a current source of emergency funds, what are some of the ways that you can come up with money in a short amount of time? Well, a couple of things that you could consider: of course, getting a second job. One thing that we don't necessarily recommend, as financial counselors, is taking a loan or hardship withdrawal from your 401(k). These funds are intended to be there for your retirement, but in the event of a catastrophic emergency, it's good to have knowledge of how much you have available in your 401(k) plan and talk with your HR representative to find out what the circumstances are that you would be able to access that money if needed.

You could also consider redeeming rewards on credit cards, selling scrap gold or silver, and one of my personal favorites, selling clothing at a consignment shop. This is not only a great way to make money, it's also a great way to save money. With four kids in my household, consignment shops have been a way of life and a lifesaver for me. So, sit down, as you're going through your personal financial management plan, and list ways that, in the event the unexpected does happen, ways that you can come up with money.

Also, I recommend checking out websites like TaskRabbit. These websites connect people who need local help with those offering help. For an example, an elderly woman three blocks down the street from you may need someone to drive her to an appointment, and she would be willing to pay for that. Or perhaps a busy executive might need someone to walk his dog, and he has posted this on TaskRabbit. Check your smartphone to see what's available right now. Also consider ride sharing at companies such as Uber and Lyft. These also represent really good ways that you can access money in the event that an emergency situation arises.

Now let's take a poll. Ask yourself, if you were faced with an emergency situation, do you feel you would be financially prepared? Katie, can you explain to them how to complete the poll?

Thank you, Darlette. Certainly. So I've gone ahead and sent that survey out, that poll. Take a moment and reflect on that. This is an anonymous time of reflection for you, and then you can click, "I agree," or "I disagree," and then once you submit those results, you will be able to see where the other participants who have listened in to this session, where they fit along this scale of being prepared in an emergency situation. All right, thanks, Darlette. I'm going to go ahead and pass it back to you to continue on.

All right. Thanks, Katie. Next, we're going to look at six key areas of personal finance: cash management, credit management and review, risk management, saving and investment planning, tax planning, and retirement and estate planning.

Cash management: Why should we manage our cash, you may ask. There are two reasons. One reason is so that we don't overspend, and another reason is so that our money goes where we intend it to go. Managing your existing cash flow, do you know where your money is going? When you begin tracking, you will most certainly find out. Remember that your debit or ATM card is essentially cash. Not keeping track of the spending in this form will result in overdrafts to your account, which may turn into fees from your bank. Swipe and go is definitely not the way to live.

If you find that keeping track of your spending using ATM and debit cards is difficult, you may want to consider using actual cash instead. This way you'll have a physical representation of how much you have and how much you can spend. After you track your spending, you'll be able to budget and better realize how much money you need for your cash transactions each week.

Building additional cash flow is accomplished by increasing income and/or reducing expenses. Getting a second job or working overtime is an obvious way to do this. Even a weekend job will help. Remember, you will need to budget this extra money as well. Use it for savings only, or use it for groceries only. Do not treat it as extra money for spending on whatever you like. If you're strict with yourself, you'll notice how much of a difference a couple of hundred dollars a month can make.

Positioning cash: This is the amount of cash available at any given time. Do you know what your cash position is? Plan for your monthly bill payments before you start spending your cash. After paying your bills each month or pay period, determine how much cash you will need or how much you can save. You may be able to make your money work for you if you position it in a way that will allow for that.

Finally, controlling your debt: This is a very, very critical piece of your financial management plan. Now, the majority of the clients that I assist have issues managing their debts.

Let me share with you some numbers from a recent article I read in USA Today. The average American has $16,883 in credit card debt. They have $29,539 in auto loans, $50,626 in student loans, and $182,421 in mortgages. What makes this number even more staggering is that the average household income is $59,039. Wow. This makes this really, really, really, a factor in planning your resources and how you spend your money.

Look at your credit card balances and other loans. What we want to see is whether the level of your debt has changed since your last financial checkup. An increase could be a sign that you need to cut spending. Check interest rates on any of your loans, including your mortgages and your car. You may be able to save thousands by refinancing.

Now, an important part of our financial checkup also involves looking at how and on what things we are spending our money. Having a budget helps you determine whether you can get out for dinner or whether you should head home and eat leftovers. The term "budget" can have a negative connotation, as many people see it as restrictive of your spending. When I talk with my clients, I prefer to use the term "spending plan."

The idea of having a plan means you have control of where your money goes. You determine what you save for as far as vacation, and how much you want to spend on entertainment. No matter how much or how little money you have, planning and monitoring your budget will help you identify wasteful spending, adapt quickly as your financial situation changes, and achieve your financial goals. When you actually see the breakdown of your expenses, you may be surprised by what you find.

A couple of years ago I sat down to actually do a budget analysis for our family of six. We were planning for the second of our four children to head off to college, and we were pretty certain that a tightening of a belt was going to be what was required. When I actually looked at the numbers, I was horrified to see what our family was spending on eating out. We were spending enough money to feed a small country.

So, no matter how painful this process is, it's very important that you do this. You must make yourself come to grips with what you're spending your money on and hold yourself accountable for how you spend your money. This process is essential to building a solid financial plan.

Clients oftentimes ask for recommendations as to how much they should be spending on certain things. This chart combines guidelines from various person finance gurus, such as Dave Ramsey and the National Foundation for Credit Counseling. As with all budgets, you will need to figure out what works for you, your personal financial goals, and your individual circumstances. For instance, a family of seven could expect to spend a little bit more of their income on food than would a family of three.

Some of the percentages are for housing and utilities. This would include your mortgages, your homeowners' association fees, utilities, maintenance costs. You should spend no more than 20 to 35% of your monthly income on these expenses.

Your food should encompass no more than 5 to 14%. Again, taking into account any special dietary needs that you may have in your family, such as food allergies or dietary requirements. Things like that may tend to send your food budget a little bit higher.

Transportation costs should include things such as you auto insurance, your gas payments, your public transportation costs, and your maintenance. These should take up no more than 10 to 20% of your monthly income.

Your medical costs, which include your insurances that are not deducted from your payroll, prescriptions, copays, and coinsurances. This should take up anywhere from 5 to 10% of your monthly income, again depending on your personal circumstances and situation.

Clothing costs should take no more than 2 to 7%.

Investment and savings: You should be contributing at least 5 to 13% towards your investments and savings. Now, this doesn't include any deductions that you have going to your employer-sponsored plans. This would include things like your emergency fund, your investments after payroll, or maybe deposits into your college fund that you're saving for your children. Debt payments should take no more than 5 to 20%, hopefully closer to the 5%, but no more than 20% of your monthly income. Personal recreation and other miscellaneous expenses, such as children's activities, day camps, gym memberships, charitable giving, things of that nature, would fall into this category and should, again, take up no more than 5 to 10% of your monthly income.

Looking at your credit is very important in examining where you are with your finances. Federal law requirements are that the three national credit reporting companies—Equifax, Experian, and Transunion—give you a free copy of your credit report each year. You can get these by going to www.annualcreditreport.com. Check the information on your credit reports for accuracy, particularly if you're planning for a big financial move, such as applying for a mortgage. Consider requesting one of the reports every four months or so, so that you can have a view of what's going on with your financial situation and your credit throughout the year. If you find errors, notify the credit reporting company and the information providers, such as the credit card company or utility company, in writing. While identity theft can happen to anyone, a regular review of your credit information can reduce your risk and minimize the impact of your information being stolen.

Risk management: Risk denotes potential negative impact to an asset arising from some great present action or circumstance or future event. The word "risk" is often thought of as meaning an unknown loss that could occur. How can we manage our risks when we don't even know how, when, or where they will affect us? There are several ways that we can reduce our risk; however, keep in mind there is no way to completely eliminate risk.

Insurance: While we have listed more than one type of insurance here, insurance, in general terms, is a risk-reducing investment in which you pay a small fixed amount to be protected from a potential large loss. Automobile and home insurance protect you from massive expenditures in the event of an accident, natural disaster, or some other related expense creating a circumstance that's out of your control. Health and life insurance do the same thing for you in the event that you become ill and need extensive treatment, or in the event of your death. These types of insurances also protect your family from having to take on large, unexpected expenses in the event of your passing.

While everyone has different needs and circumstances, when determining how much life insurance you should have, remember to use the acronym LIFE, L-I-F-E. "L" stands for liabilities and debts. Consider in your life insurance needs what it will cost to pay off any debts or liabilities that you have that may be passed on to your heirs or your estate. "I" is for income replacement. If you were to die and you were the breadwinner for your household, how would you family replace the loss of that income? This should definitely be a consideration in your planning for a life insurance policy. "F," funeral expenses: Even if you're not planning for a family, you don't have heirs that you're planning to leave money to or liability, the one thing that you should have at least enough to cover is your funeral expenses. And finally, “E” is for education costs. If you have young children, you'll definitely want to plan for their educational expenses in the event you're not here. Life insurance can make the difference in how your family survives after you're no longer here to look after them.

Disability coverage and long-term care needs: A good way to think about these types of risk management options are, if something were to happen to me, will I be able to afford it? Physical injury or long-term incapacitation can be expensive, and in order to protect your finances, it's a good idea to be prepared for them. Overall managing risk is the act of preparing for the all-knowing as best you can. There's so many programs to help you do that. We're, of course, not able to discuss them all here, but it's very important as a part of your annual financial checkup to make sure that you look at all the ways that you can protect your family.

Saving and investment planning: The emergency fund represents the first goal of saving. Having three to six months of reserves in an easy-to-access account is a key. The next step in your annual checkup is evaluating your current investments and determining if you need to make any changes to help you meet your future goals.

If you currently do not have an investment plan, there are some basics to help you get started. First, determine your investment goals. Are you saving for retirement, and at the same time, are you also contributing to college costs? Decide how many years you have to meet each specific goal, because when you save or invest, you'll need to find an option that fits your time horizon. No matter how much or little money you save, the important thing is to educate yourself about your opportunities. This will help you form a plan that you can be ready to stick with.

If you need help in learning the steps to creating an investment plan, the Securities and Exchange Commission has resources to assist you. Visit www.investor.gov for more information. If you already have an investment plan in place, assess the return that you're getting on your stocks, bonds, or mutual funds. Is it what you expect? Is it good enough? Could it be improved upon? The definition of return on investment, or ROI, is the measure of profits made based on the initial investment. Typically determined as a percentage, proper determination of ROI requires a mathematical formula. Many of us don't have the ability or the knowledge to make that, so that might be a time to sit down and have a conversation with your investment planner. But one of the biggest mistakes that investors can make is to change the performance. Whether it being changing investment advisors, transferring between funds, purchasing a new fund, the common goal for the investor is to be in the hottest fund.

All investments involve some degree of risk. A risk tolerance checkup is important to measure what an investor can handle in regards to a negative change in value of their portfolio. An investor's risk tolerance varies according to age, income requirements, financial goals, and et cetera. Stocks represent one of the biggest investment risks, as well as one of the biggest potential gains. For example, a 70-year-old retired widow would generally have a lower risk tolerance than a 30-year-old single executive.

Be sure to do a regular asset allocation checkup. Your age is often the single-most important determinant of your asset allocation, so consider the following age-specific guidelines as a rough rule of thumb.

Conservative investors with a fairly low risk tolerance should consider a stock allocation percentage equal to 100 minus their age. These people might split their balance, equal to their age, between cash and bonds. For

example, a conservative 30-year-old would have 70% in stocks and 30% in bonds and money market funds.
Diversification is a technique that reduces risk by allocating investments among various financial instruments, industries, and other categories. It aims to maximize return by investing in different areas that would react differently to the same market event.

Most investment professionals would agree that although it does not guarantee against loss, diversification is the most important component of reaching your long-term financial goals. Review your investments to see if they're providing the rate of return that you expect. If you feel unsure about self-assessing your investment portfolio, look for companies that provide experienced investment managers to help you with a plan to best fit your investment goals.

Tax planning: During your annual financial checkup, it's a good idea to plan for next year's taxes. What can you minimize? How can you minimize? Contributions to health savings accounts and flex spending accounts made with pre-tax money are a good way to minimize your taxable income. Note, you must have a qualifying high-deductible health insurance plan in order to utilize the advantage of a health spending account. They could be well worth it though, as they let savings accumulate and grow over time, not taxing withdrawals for qualifying medical expenses.

Hold on to investments to avoid capital gains. During your higher earning years, you make more and, of course, are taxed at a higher rate. If you can hold on to your investments until retirement when you are in a lower tax bracket, you can save thousands in taxes.

And, of course, buying a house is a good way to use your tax deductions to your advantage. The interest that you pay on your mortgage each year is a tax deduction that you can use. The Tax Cuts and Jobs Act of 2017 offers many changes to the previous tax laws. Your financial checkup would be a great time to sit down with your tax professional to see exactly what these changes mean for you.

Retirement and estate planning: What's your view on retirement? What does it look like? What are your expectations, goals, and dreams? If you don't have an idea, start thinking about it. You need to start preparing now for your future. My parents just recently retired, and I'm in the process of planning a retirement party to send them off with a bang. It makes me extremely happy to see them, as they worked so hard their entire lives, they've made sound financial decisions and are now settling down to enjoy the fruits of their labor. Of course, celebrating with them has also made me think a lot about what I want retirement to look like for me. I'm looking forward to a time of quiet evenings, kid-free vacations, and, of course, sleeping late. Struggling to make ends meet is certainly not in my plans and, hopefully, not in yours either. What we do today will most certainly determine the quality of our retirement, so make good decisions.

Now, let's take another quick poll. The definition of retirement is different, depending on the individual. In terms of the financial piece, the amount of money that you need to have stored up depends on your current standard of living. Do you feel that you're well on your way to a comfortable retirement? Katie.

Thank you, Darlette. I've gone ahead and sent the poll out, if everyone would take a moment to review that and reflect on that: Do you feel that you are well on your way to a comfortable retirement? And then you can select either A, B, or C, Yes, I am, somewhat, or No, not at all. Once you've submitted that, you will go ahead and be able to see the results of where the other listeners fall along that survey as well. All right, back to you, Darlette.

Retirement planning: Do you know how you're doing on your retirement funds? Do you contribute the maximum to your 401(k), or everyone have one? Your first level of your retirement plan should involve contributing to your employer's qualified plans. Companies often match their employees' contributions, so, at a minimum, you should be contributing up to the company's match point to make sure you're getting all of the free money that you can. If your employer does not offer a plan for you, set up an IRA, or individual retirement account, on your own. It's very well important for Americans to save for retirement on their own. Because of this, it's very important to check your retirement plan every couple of years.

What you save for retirement is one of the most important financial challenges you may face in your lifetime. As a general rule, personal finance experts recommend using the 80/20 rule for saving and spending, with 80% of your income going towards necessities and discretionary spending and 20% going to saving for retirement. Some of the goals that you should look at are, do your past goals still reflect your current lifestyle and aspirations for retirement? What is the level of income that you have now, and how will it change as it relates to retirement?

Spending: Will I have to adjust my spending habits in retirement, and will my investment portfolio sustain my expenses, my lifestyle, and my spending needs into retirement? Other retirement income avenues that you should check are Social Security, health and life insurances, company retirement plans, and pension plans. With Social Security, if you're not getting your regular statements of what your Social Security benefit would be, you can sign up for an account by going to www.ssa.gov. By creating an account with the Social Security Administration, you can view your benefits at full retirement age and beyond at any time.

Retirement planning can be overwhelming, especially if you started later in life. By checking every year, you'll have a better understanding of your current standing, as well as what you can do to improve your retirement future. Remember, the goal for retirement planning is to coordinate the financial resources available so that you can plan for financial security in retirement. It's very important that you do this, again, no matter how painful.

Planning for retirement: Financial experts say the average person should plan to have 70% of their current AGI or adjusted gross income for retirement. In the example seen here, the person has $70,000 in adjusted gross income. They should plan to have 70% of this, or $49,000, available to them as their retirement income. When they identify the existing income sources to reach the goal, they have identified Social Security benefits will provide $10,000; retirement benefits, such as IRAs, 401(k)s, will provide $24,000 of this: with a total of $34,000 to be accounted for. The additional income needed to reach the $49,000 amount that they will need is $15,000. How will they address the income gap in their retirement planning strategy? And that is the question that you will need to ask yourself in your planning.

Estate planning: Estate conservation can refer to leaving your heirs with the maximum amount to inherit, while at the same time, meeting your lifestyle and financial goals. On the next slide we'll look at some tips for specifically minimizing estate-related taxes. It's also very important to have documents prepared, such as your estate plan, your will, your power of attorney, designated living wills. You want to designate how your resources are distributed. Minimizing estate-related taxes. Listed here are some general tips for minimizing estate and income taxes.

Taxable assets, tax-free assets, give money to your beneficiaries while you're still living. For 2018, the IRS has increased the annual gift tax exclusion to $15,000 per beneficiary. This is a good way to provide for children, grandchildren, and generations to come. If you have the money, I would consider doing the tax-free gift to your beneficiaries in your lifetime. Have an insurance policy for your beneficiaries for the estimated amount needed to cover any of the taxes that will be owed for your estate.

In summary, so as we conclude our presentation, we want to encourage you to review key areas of your finances on a regular basis. Monitor, track your spending, review your budget, making changes as needed. Make sure you have appropriate insurance coverages. Create an emergency fund or plan for the unexpected. Speak with a tax, legal, and financial professional for additional assistance.

I trust that I have provided you with some helpful information in getting or keeping your financial plan on track. In the words of the great motivational speaker, Zig Ziglar, "If you aim at nothing, you'll hit it every time." And when obstacles arise, you change your direction to reach your goal. You don't change your decision to get there. Thanks, and enjoy your best life ever. Katie.

Thank you. Yes, thank you so much, Darlette. I'm going to put up some additional resources, as we wrap up a couple things. I want to thank everyone for listening in, wherever you're listening in. I want to thank Darlette for such a wealth of information. This may be a session that you want to share with others in your life. You may want to go back and revisit periodically and take some good notes so that you can do that annual financial checkup. So, thank you so much, Darlette, for sharing your expertise.

I do want to also highlight that everyone has your Employee Assistance Program, or EAP you may have seen it referred to. Your EAP is another resource that you can reach out to for additional information. You may have some financial assistance available or guidance, so do contact your employee assistance program.

And then finally, as I mentioned at the beginning of our session, if you have a further specific question you'd like to ask the presenter, you can go ahead and type in that "Ask a question" box. That comes to us via email. It might take us a few days to get the answer together for you, and go ahead and we'll reply back to you via email. So that's an option that you have available to ask us questions.

But, again, going back to your Employee Assistance Program, know that we're there for you 24 hours a day, 7 days a week. If you do not have that number, you can contact your HR Department, and they would have that for you.

So, thank you all. Again, we wish you all the best, and thank you so much, Darlette. Take care everyone.