



Navigating Personal Finances and Debt



Resources to support you and your family as you manage your personal finances.

We have made every attempt to ensure the accuracy of this content.

Day-to-Day Expenses

Employee Perks Employees can take advantage of special [discounts](#) offered to Cornell on a variety of goods and services.

Financial advisors can be helpful in analyzing how to balance paying your immediate bills with saving for the future. All of our [retirement savings vendors](#) offer free one-on-one consultations on campus to help manage unexpected expenses.

ClearPoint offers a number of free tools to Cornell employees including [a monthly budget calculator](#).

Fidelity offers a free [budgeting and spending kit](#) to all Cornell employees.

Savings and Retirement

Cornell provides a number of [financial planning tools](#) and [webcasts](#) you can access at your personal convenience, including programs emphasizing early/mid-career financial planning

Financial advisors Cornell's [retirement savings vendors](#) offer free one-on-one consultations to help think through your savings and retirement goals and develop a personal plan.

Fidelity offers a free [Investing 101](#) program to introduce you to terminology and concepts important for making investments.

Parenting

Adoption Assistance Program Reimburses eligible employees for qualified adoption expenses.

Cornell Child Care Grant Program Provides grants to eligible employees to be used on qualifying child care expenses (annual application period in September).

Dependent Care Reimbursement Account (Flexible Spending Account): This benefit helps you reduce your out-of-pocket expenses by taking advantage of a tax break when paying for dependent care services covered under the program.

Faculty Dependent Care Travel Fund Offers tenure track and tenured faculty up to \$1,000 per academic year in dependent-care expenses incurred while traveling for work.

Educational Funding for you and your family: From tuition reimbursement for employees to scholarships for children, Cornell offers a wealth of financial assistance for education.

Fidelity offers a free [Having a Baby Kit](#) which covers topics such as managing the cost of kids, saving for college, and teaching your kids the value of a dollar.

Emergencies

Emergency CARE Fund (Cornellians Aiding & Responding to Employees) offers financial assistance to faculty and staff who have experienced a non-recurring sudden or emergency-related financial hardship due to an unforeseen or unavoidable event. Financial hardships can include catastrophic events, individuals experiencing domestic violence, etc..

Debt

Credit Counseling

ClearPoint Credit Counseling ClearPoint is a non-profit financial counseling organization located throughout Upstate New York, with regional offices in Syracuse and Binghamton. They are certified with a number of state and national credit counseling and consumer educational groups. Cornell signed an agreement with ClearPoint (CCCS) to provide their confidential financial counseling services to employees and their families. Visit the [CCCS website](#) for much more information on their qualifications and service offerings. You can arrange a free counseling session with ClearPoint over the phone, in person or online to discuss your financial concerns.

ClearPoint Student Loan Counseling CCCS can also help you with managing your student loan debt. Whether you are a recent graduate unable to find full-time employment or you finished college years ago and still have student loans, our [student loan counseling](#) can help and can point you in the right direction. You can arrange a free student loan counseling session with ClearPoint over the phone, in person or online.

Fidelity offers a free [Managing Student Debt kit](#) to Cornell employees.

Dealing with debt can be stressful. Cornell's **Faculty & Staff Assistance Program (FSAP)** at 607-255-2673 provides free and confidential guidance, resources and support to [benefits-eligible employees and their partners](#), including retirees and Cornell employees working in NYC and Geneva, NY.

In addition to FSAP, **eni Confidential Counseling Services** provides services at no cost to endowed and contract college faculty, staff and retiree. To reach a Confidential Counselor 24/7, call the toll-free number at 1-800-327-2255.

Transportation

Cornell Transportation Services As a Cornell employee, you can ride TCAT buses for free Monday-Friday on campus and between Cornell Tompkins-based facilities where routes are available (a \$150 value). Employees can also choose to forego parking on campus to receive free, unlimited TCAT travel within Tompkins County. To learn more, go to [transportation benefits](#).

Home

Clearpoint offers a free [First Time Home Buyers](#) program.

Fidelity offers a free [Buying a Home Kit](#) available to Cornell employees which explores important topics including renting versus buying, what you can really afford, as well as other pertinent topics.

Healthcare Expenses

Emergency CARE Fund (Cornellians Aiding & Responding to Employees) offers financial assistance to faculty and staff who have experienced a non-recurring sudden serious illness not covered by insurance, including non-routine/exceptional medical expense for an employee or immediate family member.

Travel Assistance to New York City If you need to travel to New York City for medical care or other emergencies, please complete this [Travel Assistance Form](#). Cornell University Transportation Services will provide round-trip bus tickets on the Campus-to-Campus Bus to current employees and one caregiver, free of charge. After completing this request form, you will be contacted by one of the ticket coordinators.

Long-Term Care Insurance [Long-term care insurance](#) covers the costs associated with extended long-term care due to a chronic disease or long-lasting disability. Coverage is available to all benefits-eligible employees, their spouses/domestic partners, parents/parents-in-law, grandparents/grandparents-in-law and retirees and their spouses/domestic partners. You may enroll in long-term care insurance at any time.

For more guidance on managing health challenges, go to [Navigating health challenges](#).
