# EAPLEWS A worksite newsletter for *employees* provided by your Employee Assistance Program.





#### **Overcoming Money Fears**

Worrying about money is common, but if you feel overwhelmed, tackling this fear is a priority. Most money fears—financing a child's college education, retirement, paying taxes, late bills—lack a commitment to a definite plan, budget, and host of tools, advice, and interventions that can give you more control.

This plan should energize you, cause a renewed sense of control, and give you the ability to track progress. Feeling empowered by these proactive steps is what returns the peace of mind you've been missing, and it also gives you a better night's sleep. The path begins with a first step. Visit your company EAP to learn about resources and other help.

#### **Making Holiday Family Conversations Merrier**

The annual Stress in America survey consistently reports strain among families caused by their ideological differences, and the holidays have a keen reputation for these conflicts, even at the dinner table. Try the following tips to help make your get-togethers a little merrier: 1) steer conversations that appear to be drifting into conflict toward those things you can agree on; 2) if you are angry about what's in the news, avoid displacing this tension onto loved ones; 3) challenge yourself to be a tension de-escalator, not an aggravator; and 4) rehearse how you might respond to conflict because doing so will dramatically improve your ability to act calmly while avoiding hair-trigger reflexes. Source: apa.org [search "stress-conversations"]

#### **Helping Prevent Suicide**

Experts in suicide prevention will tell you that "a suicidal person doesn't 'want' to commit suicide—they just want the pain to stop." It has also been observed that when a suicidal person makes a decision to act, their perception of pain may disappear. They become calm. Their decision provides relief because the suicidal person has found "a solution" to their problem. Family and friends can fulfill a powerful intervention role if they witness this change of mood or frame of mind, and they should inquire about self-harm if this change happens alongside severe personal problems, victimization, or serious illness. If asked, most people considering suicide will not hide it from you—they'll talk about it. And that's exactly what you want. For guidance, turn to the EAP, or in an emergency, call 911 or 1-800-SUICIDE.

#### **Maintaining High Energy at Work**

What can keep you feeling energetic at work? There's more to it than avoiding potatoes at lunch or sugary snacks that result in an energy crash. Discover a personal plan for staying perky at work. Take a week to record on a three-by-five card four observations: 1) what time(s) of day you feel most energetic and engaged; 2) when you feel the least engaged?; 3) what you did just prior to these periods; and 4) what behaviors or influences appear to have affected these energy states. To complete your plan, conduct an online search of "ways to improve energy at work." You'll discover everything from munching on pumpkin seeds to going to bed by a certain time. Now, compare all these "energy tools" to see which ones fit best with your rhythm or cycle. Experiment and fine-tune your personal energy plan. Later, consider whether you have experienced an increase in overall job satisfaction as a result. You may be pleasantly surprised.



#### Moving Beyond "Just Coping"

We are all different psychologically, so an event that creates acute stress for one person may not affect another. Don't be fooled into thinking that your crisis requires toughening up or "pressing on" like you imagine others might. Stigma against asking for help can lead to needless suffering. Fact: Getting help earlier shortens the period of distress and solves problems faster, and most counseling is not long term. One or two sessions may be all it takes to resolve the problem you face.

#### **Master Your Self-Care Strategy**

Self-care is not just about getting enough sleep, eating well, or taking time off for a massage. Rather, it is a conscious process of being attentive to your physical, emotional, and spiritual needs, but with a goal in mind—to build resilience that allows you to be more capable of bouncing back from adversity and managing stress better. To practice this strategic form of wellness, focus your attention on: 1) physical fitness and emotional wellness (how you manage thoughts, feelings, and beliefs so you engage in positive thinking); 2) being aware of your emotions and the emotions of others with whom you interact, and use this awareness to make better decisions and communicate more effectively; 3) knowing how to create positive emotions. Does walking outside for 15 minutes improve your mood? Does taking five minutes to tidy up your office lift your spirits? When you arrive home after work, does sitting down to play the piano inspire you? Know your "go to" natural, healthy, and positive mood enhancers and use them routinely; 4) having someone with whom you can confide in and process challenges. Your EAP can be a source for this support; 5) eating right and getting enough sleep; and 6) having constructive ways of dealing with emotional stress—a hobby, spiritual practices, networking, leisure activities. Examining this list, do you see opportunities to improve upon your self-care strategy?

#### **December is 3D Month**

December is Drunk and Drugged Driving (3D) Awareness Month. Drinking and driving don't mix, but the public's perception of marijuana as a safety hazard is not as universally accepted. After using marijuana, risk of a motor vehicle crash increases. Using both alcohol and marijuana risks an even higher likelihood of a crash. Perhaps no state tracks this correlation more closely than Colorado. Its sixth annual report on the impact of marijuana legalization includes death-related car crashes where the driver tested positive for marijuana. The trend has been up, and today, 23%-25% of fatal car crashes statewide now involve a marijuana-positive driver. In 2009, this figure was 10%. Source: RMHIDTA.org

#### **Use the EAP to Cope with Acute Stress**

EAPs do more than help employees solve problems. They also possess serious listening and empathy skills, and emotional support that offer relief from the anguish you may be feeling, caused by a life crisis, difficult time, or even grim personal circumstances. Don't dismiss asking the EAP for help, even if you believe "the EAP can do nothing to help me in this situation." Don't live in fear, lose sleep, feel physically ill, or experience a constant sense of foreboding doom by "going it alone." Instead, partner with the EAP for support that can help you through a difficult period.

### **December Webinar**





## Putting Out the Fire: Preventing and Managing Burnout

Stress contributes to the development of myriad physical and mental health conditions including hypertension, diabetes, depression and anxiety. Research suggests that up to two-thirds of American employees experience some degree of burnout. Burnout impacts productivity, morale, and financial and legal bottom lines due to the health-related costs of burnout.

**Log-in** any time this month to watch the webinar and ask the expert questions!



#### **IBH's College Corner**

Are you concerned about the high cost of college & college related debt? Did you know...? More than \$60 Billion in free money is available to your student...directly from the colleges (AND NOT IN LOANS!!!) Finding it is the hard part. Many private colleges provide this "discount" to remain "competitive" with public colleges.

College searches are often done without thinking "out of the box". "Popular" colleges with "brand-name" recognition, and large pools of applicants, don't have to provide discounts. But lesser-known schools must discount their prices. The average discount for 2018-19 was 46.3%...

 Sticker price
 Actual cos

 \$70,000
 \$37,590

 \$55,000
 \$29,535

 \$40,000
 \$21,480

In the goal of finding the best college for your student based on academic, social & financial fit, you should identify the colleges willing to give your student the best education at the best price. The BIGGEST discount. You can pay more, but why? The state school isn't always cheaper (and will often take more than 4 years to graduate...but that's for another month.)

Go to https://my.timetrade.com/book/N62GH to arrange your free 15 minute consultation and review your situation with our college planning specialists. 15 minutes can save you tens of thousands of dollars.