



THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Jan.
2020

January Online Seminar

Your Financial Checkup

Walk through a “financial checkup”, guiding you through the necessary steps to examine your finances.

Available on-demand starting
January 21st at
www.deeroakseap.com

About Your EAP

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Tele-Health Services

Did you know that the EAP offers structured telephonic and video counseling in addition to traditional in-person counseling?

Call from the privacy of your home or office and one of our helpful counselors will help you address issues that are making it difficult to manage at work or at home.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

New Year's Resolutions for Mental Health

President Abraham Lincoln said, "Always bear in mind that your own resolution to succeed is more important than any other." When thinking about a New Year's resolution, it is helpful to choose an objective that can be successfully reached. These goals may be short- or long-term, simple or complex, individual or shared. Some of the most common New Year's resolutions for Americans include

- Focusing on health by losing weight, exercising, and eating healthier foods
- Becoming more financially savvy by lowering debts and saving money
- Quitting a bad habit, like drinking too much alcohol or smoking
- Improving professionally by finding a better job or pursuing higher education
- Traveling more by planning a trip
- Being more environmentally responsible by reducing, reusing, and recycling
- Serving others by volunteering more¹

But what about those who want to make a mental health resolution? Many people choose to focus on stress management or reduction, anxiety control, or just to live happier. Since these resolutions are more difficult to accomplish, how do you make this year different to make sure you set yourself up for success? Change your perspective when approaching New Year's resolutions. Instead of making a vague list of what you want to change, ask yourself three simple questions: What, why, and how?

What?

Start by specifically defining what it is you plan to accomplish this year. Be concise, and keep it simple. For example, if you start with a goal like, "I plan to be happier this year," you may want to redefine that as, "I plan to spend more time doing things I enjoy." If your resolution is to reduce your stress this year, you might guide yourself toward saying, "I will set boundaries about working on the weekends."

Why?

Ask yourself, "Why would I like to accomplish this goal?" Often, changes to your life have an internal representation that you aren't even aware you're striving for. That's why some people vow to lose 15 pounds but once they do, they still feel defeated and depressed. If you really investigate why you want to accomplish your goal, you will find a bit more about what you really wish to accomplish. This is one of the most important things to identify. It helps keep you going when times get hard and you want to quit before reaching your goal.

How?

Have a well-thought-out plan before you embark on your adventure this year. It's important to realize that if you knew all there was to know about this particular life change, you'd have already accomplished it.

- **Do your research.** Make sure you find out the info about what you're taking on.
- **Tell everyone you know.** People who are accountable are more likely to succeed in achieving resolution goals. When you know that you're going to hear about it from people when you continue to engage in the old behaviors, you are less likely to bail out on your resolutions. Also, letting people know about your goals is a great way to have friends and family encourage you along the way.
- **Set up a reward system.** Periodically use rewards for reaching small goals. Accomplishing the goals you set produces dopamine, the pleasure chemical in your brain. Dopamine activates the parts of the brain that make you eager to pursue new challenges. By setting and achieving goals today, you're heightening your ability to be the person you want to be.²

References

Todd, W. E. (2014, December 31). Resolutions for the New Year. Retrieved January 2, 2015, from <http://blogs.usembassy.gov/>
Bapties, S. (2014, December 31). Making New Year's resolution stick. Retrieved January 2, 2015, from <http://www.robins.af.mil/>
Source: Moyer, A. (Reviewed 2017). New Year's resolutions for mental health. Raleigh, NC: Workplace Options.

Exercise: What Kind Should You Do and When Will You Do It?

Scheduling Your Exercise Time

Look at your daily schedule. At first glance it probably looks as though not another thing could be added. But are you sure? Could you exercise while you watch TV, or while you're on the phone? How about cutting your friendly chats with relatives and friends a little bit shorter, or spending a little less time with the sports page? Surely there's something you do that's less important than your health and fitness?

Maybe you're one of those rare people who plan so well they have zero slack time. How about waking up 30 minutes earlier? You'll feel so much better from exercising that you'll probably never notice the difference.

Choosing the Right Amount of Exercise

The amount of exercise that is right for you depends on what you want to accomplish; every little bit helps. If you're very new at this, you may want to start slowly, exercising for 5 or 10 minutes each time. Gradually increase the amount of time so that you're eventually exercising four or five times a week, for 30 minutes or more each time.

If that's not possible, try to exercise as often as you can. And if you find that regular exercise routines just don't work for you, look for other ways to increase your activity. Walk, don't drive. Take the stairs instead of the elevator. Keep your arms and legs moving when you're sitting at your desk—you get the idea. If you get strange stares from your coworkers, tell them what you're doing—maybe you can even get them to join in.

Don't forget to breathe.

Don't forget to breathe sounds silly, doesn't it? But breathing steadily is an important part of your exercise, even if all you're doing is stretching. So breathe in deeply and exhale slowly, and keep going. By breathing correctly, you help your lungs do a better job supplying your muscles with the oxygen they need.

Aerobic and Anaerobic Exercise

There are two basic forms of exercise. They are aerobic and anaerobic, and they differ in many particulars. However, both forms of exercise can offer substantial benefits.

When you exercise aerobically, you raise your heart rate to 60% to 80% of its maximum rate for at least 20 minutes. You can calculate your maximum rate by subtracting your age from 220—and remember, your goal is to reach at most 80% of maximum. The benefits of aerobic exercise include

- Improved cardiovascular strength
- Increased stamina
- Burning of body fat after 20 minutes

Aerobic exercises include walking, rowing, aerobic classes, swimming, cross-country skiing, stair stepping, biking, skating, and tennis.

Anaerobic exercise involves short bursts of exertion followed by periods of rest. Unlike aerobics, anaerobic exercises enable you to change the actual shape of your body (aerobic exercise will result in a smaller version of the body you already have). Other benefits of anaerobic exercise include

- Increased calorie burning 24 hours a day
- A more muscular body
- Ideal exercise for those who dislike aerobics

Anaerobic exercises include strength training, push-ups, crunches or sit-ups, pull-ups, and leg raises.

Source: Workplace Options. (Reviewed 2018). Exercise: What kind should you do and when will you do it? Raleigh, NC: Author.

Four Elements Define Personal Financial Wellbeing

You probably have a few goals in mind when it comes to thinking about your financial life. You might think about taking more control over bills, getting to a specific point like paying off a credit card, or making an important purchase. The Consumer Financial Protection Bureau (CFPB) wants to help people improve their financial lives by helping them set goals that can make a real difference, and working toward them. That's why the CFPB surveyed consumers across the country to hear what they had to say about financial wellbeing and what it means to them. Below is a summary of the findings.

Savings and income are part of financial wellbeing, but the survey showed that they're not always the most important part. Instead, when people talked about their own financial wellbeing, four main elements came to light.

Feeling in Control

People who have high levels of financial wellbeing feel in control of their day-to-day and month-to-month finances. They cover their expenses and pay their bills on time, and generally, they do not worry about having enough money to get by. This is not just about having money, it's about managing it. Think of this as having financial security in the present.

Capacity to Absorb a Financial Shock

Whether they get in a car accident or are temporarily laid off from a job, these consumers have a safety net such as savings, insurance, or family to help stop a shock from turning into a longer-lasting setback. One way to describe this is feeling financial security for the future.

On Track to Meet Goals

Consumers with a higher sense of financial wellbeing say that they are on track to meet their financial goals. Whether or not they have a formal financial plan, they are setting goals that are important to them and working toward those goals. Think of this as moving toward financial freedom for the future.

Flexibility to Make Choices

These consumers have the financial freedom to make the choices that allow them to enjoy life, whatever that means to them. Whether that is taking a family vacation, going out to eat, or working less to spend more time with family, these consumers have the financial flexibility to do what they value and what makes them happy. This can be described as having financial freedom in the present.

Applying this framework to your own financial life might help you feel more satisfied with the decisions you make too. When you face a financial choice or task, consider how your actions might affect financial security and financial freedom, today and in the future. To learn more about how consumers described financial wellbeing in their own words, check out the full report here: <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being>.

Take the CFPB financial wellbeing questionnaire to see your score and how you compare to others like you: <https://www.consumerfinance.gov/consumer-tools/financial-well-being>.

Source: Ratcliffe, J. (2015, January 27). 4 elements define personal financial wellbeing. Retrieved July 1, 2019, from the Consumer Financial Protection Bureau (CFPB) website blog: <https://www.consumerfinance.gov>