



THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Sept.
2020

SEPTEMBER ONLINE SEMINAR

The Secret to Work-Life Balance

Uncover the secret to securing a healthy work and family balance.

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Maintaining Personal and Fiscal Resiliency During Tough Economic Times

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Unexpected Death and COVID-19

Death is never an easy thing to process, especially when it happens unexpectedly. People find comfort and grieve in different ways, whether it's connecting with family, talking to a friend, focusing on a special project, journaling, or another activity. Social distancing and stress related to COVID-19 can make it even more difficult to process and grieve a person's death. Still, it's important to try to grieve in healthy ways while in quarantine:

- **Acknowledge your feelings.** Losing someone you care about suddenly is a challenge, and when you add the stress of social distancing and COVID-19, this can create more complications with your emotions. So, take the time to recognize your feelings and know that what you're feeling is reasonable because grieving during a pandemic is a very different experience for you.
- **Find a way to say goodbye.** Rituals are very important in the grieving process, especially when you can't say goodbye in person. You can write a letter to the person, light a candle, talk to a photo, or whatever you find that has a meaning for you to help you understand that the person is not there anymore.
- **Be aware that there's not a "right" or "bad" way of grieving.** The process of grieving is not linear, it's not a series of steps to follow. One day you may feel very sad, and the following day you may feel angry or hopeless. Be patient and compassionate with yourself.
- **Reach out to family and friends.** You don't have to go through your grief alone. Even if the situation doesn't give a lot of space to have physical contact, you can call or video chat with your family and friends. As soon as you are ready to share your feelings with them, don't hesitate.
- **Practice self-care.** Managing intense emotions can require a lot of energy. In these moments, you may need to take special care of yourself, including eating as healthy as possible, drinking water, sleeping enough, doing some exercises or activities that you love. Be aware if you are having difficulties managing behaviors, like smoking or drinking alcohol, don't hesitate to ask for help if you need it.
- **Don't make important decisions.** You may need time to manage your emotions and adapt to living without your loved one. Intellectually, it can be hard to think clearly as memory, learning, and cognitive functions can be affected. Don't push yourself to make important decisions that can have important consequences in your life.

Source: Franco, F. & Gregg-Meeker, C. (2020, May 11). *Unexpected death and COVID-19* (A. Gaddis, Ed.). Raleigh, NC: Workplace Options.

Connecting with Your Partner

This is a good time to reflect on your relationship and how to make it stronger. Strong couples share many of the same qualities.

Build trust.

Strong couples build trusting relations by following through with promises.

Show commitment.

Strong couples feel like a team. They share traditions like having a picnic on the Fourth of July or taking walks together after dinner. Couples show commitment to their relationship by making time for their partner and making sacrifices for one another.

Communicate.

Members of strong couples talk to one another about important decisions and daily plans. They discuss feelings as well as day-to-day activities at school or work. When there are conflicts, they take time to cool down before responding. They don't bottle up their anger or let it get out of hand. They talk about possible solutions to problems and work together to carry out the best solution.

Grow through crises.

All couples experience crises. Strong couples use these experiences to learn and grow. They know even bad experiences can bring about good changes and help them to become closer. They admit problems instead of hiding them. They seek help when needed.

Spend time together.

Strong couples spend time together, talking, reading, playing games, taking walks, cooking. Some special times involve closeness, like watching a movie together or saying goodbye in the mornings with a kiss.

Have fun as a couple.

Strong couples know that having fun is important and make plans to have fun together. They plan trips or parties. They know that laughter is important and use humor to help reduce stress. Partners laugh with one another, not at one another.

Show love and affection.

No matter what people say or do, they need to know that their partners love them. Strong couples show caring in many ways. They may say to each other, "I love you" or "I'm happy we're in this relationship together." They give hugs and show affection in other small ways. They may call each other nicknames and enjoy remembering funny stories.

Source: Child Welfare Information Gateway. (2006; Reviewed 2019 [Ed.]). Celebrate National Family Month (B. Schuette, Ed.). In Safe children and healthy families are a shared responsibility (p. 21). Retrieved August 12, 2019, from <https://www.childwelfare.gov>

Financial Tips for Couples

Believe it or not, many couples find it very difficult to talk openly about their finances. Money problems can cause a lot of heartache between people, so here are some ways couples can come together to get their financial house in order:

- **Get organized.** Gather all important financially related documents to a central location that is equally accessible to both partners.
- **Track your spending and pay yourself first.** Write down where you are spending your money. Reroute some of your spending to a savings account. Pay yourself first for a secure financial future.
- **Plan to save.** Start a savings account to cover expenses like clothes, holiday gifts and social events, and insurance. Plan for future expenses throughout the year.
- **Build an emergency fund.** You never know when you will need additional cash, so try to have 2 to 3 months of living expenses in a readily accessible savings account or money market account.
- **Don't go into debt.** If you are in debt, get out of it. Avoid credit cards. If you must use them, control your credit card spending and try to pay off any debts you have (e.g., car, credit card, student loan, etc.). Pay more than the minimum monthly payment. Once you have paid off your debts and credit cards, take the money and put it towards savings. If possible, the goal is to simultaneously pay off your debt while still putting some amount into savings. Remember, you are loaned money so that you will pay interest and late charges and make other people money.
- **Set goals.** Decide what you want to do with your money. Do you want to pay off debts or student loans? Do you want to buy a house? Are you planning to save for a new car or additional education? Write down your goals and your strategy for achieving these goals. Write a budget.
- **Review your insurance coverage.** Every year, review your health, life, disability, renter or homeowners, auto, and personal liability policies to make sure you are both adequately covered.
- **How much should you save and/or invest?** Save at least 15% of every dime you earn beginning with your first job. The older you are, the higher the percentage has to go—unless you think you can work forever!

Source: *Choose to Save & The American Savings Education Council. (n.d.). Financial tips for couples. Retrieved August 29, 2017, from <http://www.choosetosave.org>*