



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

May
17

May Online Seminar

Raising Well-Adjusted Kids

Review the current research and science behind raising well-adjusted kids. Learn tips to foster positive mental health in the children and teens in your life.

Available on-demand starting May 16th 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.

Work/Life Consultation & Referral Services

Our Work/Life Consultants are available day and night to assist you with locating nearly endless resources such as finding care for pets, personal care, travel, home improvement contractors, education, and managing day-to-day responsibilities at home, and work.

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

Positive Discipline and Your Child

Setting limits is the most important positive disciplinary action a parent can take. You want to encourage and reward good behavior, and likewise discourage or punish negative or inappropriate behavior.

Here are some positive discipline suggestions that may be helpful in encouraging your child's good behavior and understanding your child's negative behavior.

- Talk with your child and try to understand the reason behind the bad behavior. If a child gets bored and acts out against another child, then finding another activity or task for him may resolve the problem.
- Define your expectations and limits so that your child is aware of exactly what you expect from him.
- You must be consistent with both rewards and punishments for behavior.
- You can always give your child options that will meet your requirements, so that he can make a decision (i.e., taking a bath now or right before bedtime).
- Criticize negative behavior, not the child. Praise the child when the behavior changes.
- If you use time-outs for punishment with your younger child, make the child sit for no more than 5 minutes. This is simply because young children will not remember why they are being punished after 5 minutes.
- By praising and punishing your child's behavior on a consistent basis, you can modify your child's overall behavior with positive discipline.



Source: *Workplace Options*. (Reviewed 2017). *Positive discipline and your child*. Raleigh, NC: Author.

Piggy bank Smarts

Knowing smart money management begins at home. Washington University researcher Michal Grinstein-Weiss found that teaching kids about money in childhood helps them better manage their mortgage loans as adults. The study was in *Social Work Research*.

The professor offers 5 ways parents can teach their kids financial literacy:

1. Discuss and explain basic finances around the dinner table, especially the difference between needs and wants.
2. Teach kids how to save and set short-term goals (a new toy) and long-term goals (college). Kids will follow by example if they see you saving for something such as a family vacation.
3. Open a savings account for your child as early as possible. Even if you bank online, visit the bank with your child to make a deposit because actions reinforce behaviors. Review monthly statements together.
4. Teach kids budgeting and money-management skills. Help your child figure out how much money to save for how long to reach a goal amount.
5. Get kids involved in daily activities and decisions about spending. Take them grocery shopping and have them compare prices of different brands. Count out the cash during a sale.

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New You

Why wait to create a new you? Live your best life now. This advice comes from researchers at Washington University:

- **Learn something new.** Take a class in a subject you enjoy or are curious about. Check your community colleges for noncredit continuing education classes. Rekindle your love of learning.
- **Volunteer.** It's good for your physical and mental health whether you're building a house for someone, ladling out soup for the homeless, or collecting canned goods. You'll make valuable community connections.
- **Get your social media house in order.** The Internet and social media have opened up exciting new possibilities to connect with others and new vistas to share preferences in films, books, and music. Have fun. But be cautious. Check your default privacy settings. Log out and see what your profile looks like to the outside world. Make sure passwords are complicated. Don't use the same password for all social media accounts.
- **Rediscover the library.** The digital revolution has changed your local library. You can often download books online. Consider how much your library offers: novels and nonfiction works for all ages, how-to books, music CDs, movies on DVD or videotape, maps and reference works. Read the latest magazines or journals.
- **Step away from your desk.** Physical activity improves health, lowers stress, and increases productivity. And if those weren't reasons enough, research shows that exercise reduces the risk of diseases such as breast cancer, colon cancer, and Alzheimer's.
- **Pay down your credit card debt.** Put extra money toward the loans with the highest interest rates. Consolidate several small debts.
- **Use your smartphone to quit smoking.** You can tap into apps for messages of support and access websites that give step-by-step encouragement.
- **Kick the car habit.** Leave the SUV in the garage and try alternate means of transportation such as the bus or train, bicycling, walking, or park-and-ride commuting.
- **Parents: Make every day count.** Happy, well-adjusted children need happy, well-adjusted parents.
- **Get more sleep.**
- **Consume more culture.** The arts not only educate and entertain, they help us to better understand ourselves and others. Visit your local museums, galleries, theaters, dance companies, and music halls.



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Earn More: Think Outside the Box

When the amount you spend is equal to or even more than the amount you earn, a simple way to find financial balance is to decrease your spending. Unfortunately, spending less is not always an option. If you have taken a good look at your finances and know that achieving your financial goals requires you to increase your income, it may be time to consider some alternative streams of income. Fortunately, making more money is not nearly as hard as it sounds. With a little planning, earning more can certainly be within your reach.

Five ideas to increase your income

- 1. Ask for a raise at work.** Thinking outside the box when it comes to earning more money may not require an elaborate money-making scheme; it may just require you to take a closer look at what you are already earning. If you have been at your current position for some time and feel like your work merits an increase in pay, ask your boss for a raise. When asking for a pay increase, being prepared with proof of your value to the company is important.
- 2. Consider starting a home-based business.** Whether you work part-time or full-time, a home-based business is an excellent way to earn extra income. Separating your home life from your work life can be a challenge, so make sure to weigh the pros and cons of starting a home-based business before you begin. Also, be sure to make a plan to manage your personal finances when you are self employed as well.
- 3. Consider selling your personal assets.** Assets are defined as physical property, such as a home or a car; monetary property, such as mutual funds or certificates of deposit; or intangible rights, such as money owed to you by someone else. If what you owe (your liabilities) are greater than what you own (your assets), selling some of your assets can help tip the scales in your favor.
- 4. Sell online.** Whether you are choosing to start a business online or just selling a few things, the online marketplace is a great place to connect with interested buyers.
- 5. Take action.** A quick internet search will show you that many ideas exist about how to earn more money, from creative extra income solutions that are good in a pinch to longer term solutions for earning more income. The trick is to pick one and take action.

Many people feel overwhelmed when they realize they are not bringing in as much income as they need to make. If you feel like this, realize that it is okay and that you are not alone, but you can't allow feelings of helplessness over your financial situation to paralyze you. Opportunities to earn extra income exist and it's up to you to find them and take action.

About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.

