



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

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19

August Online Seminar

Effective Budgeting

Develop better skills for tracking spending, reducing debt, and developing a personal plan for financial success.

Available on-demand starting August 20th 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.

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Budgeting Basics

Money is a part of life every day. What you wear, what you eat, where you live, and the fun things you do are only a few of the money related decisions you make.

For some people, having a million dollars wouldn't be enough to satisfy their wants. Millions of other people manage to pay their bills, save for the future, and enjoy life while still living within their income. Managing money takes time and effort.

The way you spend or save money today will help determine what you have and whether you can pay your bills in 6 months, a year, or many years from now. For example, if you spend your money as fast as it comes in, you may find yourself in debt when unplanned expenses occur.

Do you have control over how you spend money? Can you live within your income—meeting expenses and putting some money into savings?

Budgeting is a way to get the most out of your dollars. It is not just about saving money, being a tightwad, or doing without. Budgeting is about deciding where your money will go and making a spending and savings plan.

Money Management Skills

No one is born with natural money management skills. You may have learned some money management skills from your family, but you may want to manage your money differently than your parents managed theirs. You also may have learned some of these skills at school or through life experiences. Developing good money management skills takes time, practice, and patience.

Budgeting

If you run out of money before all the expenses are paid, you are not alone. While people work hard to earn an income, they often do not work at planning how that income will be spent. There are steps you can take to make a budget work for you. The basic steps in successful budgeting include

- Track how your money is spent for 1 month.
- List all income for the month.
- Compare expenses to income.
- Determine what changes need to be made.
- Make a spending and savings plan.
- Try to follow the spending and savings plan, adjusting it as necessary.
- As money is spent, record all expenses on an expense work sheet.

Budgeting Basics: Getting Started

1. Get organized.

Get your bills and financial records together. Have a designated box, basket, or file where bills are placed when they arrive. Open the bill and mark on the outside of the envelope the date the bill should be paid. If you are going to mail the payment (rather than pay it in person), the date noted should be 4 or 5 days before the due date (to allow the payment to arrive before the due date and avoid a late fee).

After paying a bill, mark it "paid" and put it in a large envelope, box, or file marked "paid bills." Keep receipts for cash payment of bills in the same place.

2. Track spending.

Keep a folded sheet of paper or small notebook with you at all times to track all of the money you spend for 1 month.

3. Record spending.

Record your spending on a budget expense work sheet, adding categories if necessary to fit your spending pattern.

4. Record all income on the income work sheet.

5. Compare expenses to income.

- If your expenses are more than your income, look for what you can cut.
- Determine what expenses are absolutely necessary, such as housing, utilities, and food.
- Decide which other expenses can be cut to meet the necessary expenses.
- Look for ways you can increase your income.

6. Make a budget (spending and savings plan) for next month.

- Fill in planned expenses and expected income on a budget sheet.
- As it is received, record income on an income sheet and monthly calendar.
- As bills arrive, list them on the monthly calendar on the date they should be paid. Also record other monthly expenses if no bill is received (such as rent).
- Plan what bills and expenses will be paid out of each paycheck or other source(s) of income, as well as how much of the income must be saved to pay expenses later in the month.

7. At the end of the month, subtract expenses from income and determine if you have stayed within your budget.

8. Review expenses and income to determine what needs to be changed.

Do you need to cut some expenses or increase income?

Don't be discouraged. The first few months that you try to follow your budget will be a learning experience. You may need to make changes in your budget. Remember, a budget is a guideline for spending and saving money. It helps you identify where your money goes and helps you plan how to use your money to get the things you need and want.

Source: Odle, M.L. (Revised 2006, April). Budgeting basics. In Basic money management (Pub. No. S-134g, pp. 25-27). Retrieved October 20, 2016, from the Kansas State University Agricultural Experiment Station and Cooperative Extension Service Web site: <http://www.ksre.ksu.edu>

Forgiveness: The Positive Effects

What is forgiveness?

Forgiveness is the process of letting go of hurt, resentment, sadness, anger, hate, a desire for retaliation, and a whole host of negative feelings that are associated with hurtful behavior that has been directed at you, someone you care about, or humanity as a whole. Forgiveness is releasing the burden of past pain. The key point to remember about forgiveness is that it is something you do for yourself and for your own wellbeing.

What Forgiveness Is Not

Forgiveness is not forgetting or denial of wrong action. As a matter of fact, the first step in forgiveness is to acknowledge the fact that you or someone you care about has been hurt by another person.

- Forgiveness is not rationalizing or excusing misbehavior.
- Forgiveness does not give permission for future misbehavior.
- Forgiveness does not require that you continue to be involved with the person who hurt you. You can forgive and still understand that the pain of the other person may be so great that it will continue to leak onto those in the vicinity in the form of hurtful behavior. Self-protection or keeping a distance may be required.

The Value of Forgiveness

Nelson Mandela said, "Hating someone is drinking poison and expecting the other person to die from it." This quote introduces you to the importance of forgiveness in living a resilient and happy life. Forgiveness keeps you from poisoning yourself with anger, hate, and resentment. There is substantial scientific research supporting the positive health effects of forgiveness. The process of forgiveness has been shown to result in reduced blood pressure and heart rate, lower anxiety, and a reduction in depression.

Beliefs Interfering With Forgiveness

Which of these statements describe your beliefs about forgiving someone who has hurt you?

- The hurt was so great, how can I possibly forgive?
- There are some things that can never be forgiven.
- She doesn't deserve to be forgiven.
- Why should I forgive? What he did was wrong.
- She has to pay for what she did.
- He'll suffer if I withhold forgiveness.
- If I don't retaliate, she'll (I'll) think I'm weak.
- Continuing to judge him makes me feel like I'm a better person than he is.
- Why should I show compassion for her? She certainly didn't care about how I felt.

The Key to Forgiveness: Compassion

Philo of Alexandria said, "Be kind, for everyone you meet is fighting a great battle." This quote provides you with the key to forgiveness, which is compassion. Forgiveness is possible when you understand that when a person behaves badly, that behavior is the person's own suffering leaking into the world, onto you, and onto other people in the form of negative behavior. When people behave badly toward you, you can be certain that the behavior is not about you, but a reflection of their overall approach to life and the degree of their pain and unhappiness, no matter what they would like you to believe about their behavior.

Forgiveness takes effort.

Mignon McLaughlin said, “What we forgive too freely doesn’t stay forgiven.” You must start slowly. Don’t make a list of all of the hurt, anger, and resentment you carry that is currently poisoning you. The most difficult step in practicing forgiveness is learning to see the pain behind another’s misbehavior. This takes practice, as with any effort at developing new skills and habits. You will want to start slowly. The first step in learning forgiveness is to start with the practice of compassion, which, as said above, is the key to forgiveness. Part of compassion is to learn to see that everyone is swimming in the same soup.

Practice forgiveness.

Philo of Alexandria said that “everyone we meet is fighting a great battle.” That means that you will have ample opportunity to practice forgiveness: There is lots of pain leaking into the world, whether it be in the form of rudeness or thoughtlessness, or in the form of more significant misbehavior such as abuse and violence.

Here are some tips to begin practicing forgiveness:

- Identify feelings you have toward other people that are poisoning you with hatred, resentment, hurt, and the rest of the negative emotions that keep you stuck in the past and from which you need to heal. Forgiveness is about creating a new future free of this pain.
- Pick one person and identify the hurtful behavior you’d like to forgive. Start small, with a minor misbehavior that you’d like to stop carrying around with you.
- Remind yourself that other people’s hurtful behavior is their pain (their “great battle”) in disguise. If you can, try to understand what that pain is.
- Determine whether the goal is simply forgiveness, or forgiveness and reconciliation (restoring the relationship). Remember that reconciliation requires more than forgiveness. It requires three things of the other person. Consider reconciliation to be your goal only if the following are true:
 1. The individual acknowledges the misbehavior and apologizes. It’s important to understand that an apology is not about past behavior; it’s really a promise about future behavior. It’s a promise not to do it again. Repeated apologies about the same behavior are nothing more than broken promises and don’t need to be taken seriously.
 2. The individual asks for forgiveness.
 3. The individual does not repeat the behavior.

Source: Defense Centers of Excellence, National Center for Telehealth & Technology, Afterdeployment. (2010).

Forgiveness. Retrieved January 12, 2018, from <http://afterdeployment.dcoe.mil/>

Learn to Disconnect

Sage advice when it comes to technology, screen time and multitasking. Continuously being connected without a break can cause anxiety and may inhibit deep thought.

A study from the University of Michigan found that multitasking heavily can fatigue the brain, which causes it to lose the ability to focus. Your brain needs a rest from the multitasking.¹ Some recent imaging studies have found that major cross sections of the brain become surprisingly active during downtime.² Just as plugging in and logging on is a habit, so should be taking a break from it. If you are not accustomed to breaking the plugged-in habit, it may take some diligent practice and rewiring on your part. Here are some suggestions for making the break.

- Challenge yourself to the 20-20-20 rule. After 20 minutes of computer use, look at something 20 feet away for 20 seconds.³
- Say no to multitasking, and allow yourself to do one thing at a time. Read a magazine, talk on the phone, walk to a co-worker's cube to ask a question instead of instant messaging or emailing.
- Change your environment by going on vacation and making it technology free. It may result in a level of relaxation and free-flowing ideas that you never imagined possible.²
- Be a part of nature. Go where mobile phones don't work, where there is no Internet or where it is forbidden. For example, visit the ocean or a cave in the mountains, or take a class.
- Start slowly. Create time each day, say 30 to 60 minutes, for no interruptions. For example, turn off technology an hour before bed or right before working out; try driving to work with no radio and no mobile phone.
- Include the whole family. Limit children's time on technology. Declare a TV Turnoff Week, with small prizes for contestants at the end of each day and the week.
- Practice mapping a destination, instead of using the GPS.
- Go for a walk or jog without headphones; engage another person to go with you.
- Turn off notifications so you are not tempted to plug in.⁴
- Set aside time for social networking.⁴
- Move apps away from your home screen to avoid constant interruptions.⁴

Feel the freedom of single tasking. This means being comfortable working on one thing at a time, which helps sharpen focus and produce a higher quality, uninterrupted output. Balance is the key. While it is vitally important to be plugged in sometimes, it is equally important to recognize that there is a world beyond the screens surrounding you.

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