

Employee Enhancement Newsletter

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Helpful Resources From Your Employee Assistance Program

April 21st, 2010
Chat Topic:

When East Meets West: Blended Families

Every month you'll have the opportunity to chat online with a trained counselor. These live chats are held monthly from 12:15PM to 12:45PM and 6-6:30 pm CST.

April 2010

At A Glance

Alcohol Awareness Month
ncadi.samhsa.gov/seasonal/aprilalcohol/

National Child Abuse Prevention Month

www.childwelfare.gov/preventing/preventionmonth/

Source: 2010 National Health Observances, National Health Information Center, Office of Disease Prevention and Health Promotion, U.S. Department of Health and Human Services, Washington, D.C.



Are Your Kids Thinking About a Summer Job?

The time to start looking is now

The Center for Labor Market Studies at Northeastern University issued a report in October that stated teens were the nation's most underutilized group of U.S. workers. The reason? As the economy has declined, employers have been able to recruit much more experienced workers into entry-level jobs once populated by teens.

That's bad news for high school and college students who need to cover an increasing range of expenses. So that means to get the best summer work opportunities, teens need to start searching right away and it might be good to pick up some skills as well.

Parents can gently guide their child through this process while reinforcing the importance of smart money management once the first paycheck arrives.

Here are key steps in getting your child ready for the working world:

Put your child to work at home: Some believe that kids should never be given an allowance; they should receive money in exchange only for chores. That's obviously a family decision, but there are plenty of kids who do work around the house in exchange for money or special privileges. It's a good way to get kids thinking about the value of a dollar as long as parents don't exceed their pay limits whenever a child has a special want or need. After all, real jobs don't offer extra cash when a teen overspends; parents should avoid it as well.

Talk to your kids about jobs they'd like to try: This is obviously a discussion about skills and likes and dislikes, but it's also an opportunity to discuss

how work is valued in a monetary sense. If your child wants to work part-time in a fast-food joint, that's fine, but if he or she is a whiz on the computer (hardware and software repair experts can make good money) or if your child is good at teaching particular subjects, it might be worthwhile to help your child research what his or her special skills might earn in the marketplace. Parents and their children can also do some general research about teen work, work rules and safety by visiting the U.S. Occupational Safety & Health Administration's Teen Workers website at <http://www.osha.gov/SLTC/teenworkers/index.html>.

Teach your kids to look for work like an adult: It's never too early to learn the specific challenges in finding a job. Get your kids to learn how to read both print and Internet want ads while doing research on salary averages for those positions.

Deer Oaks EAP Services, our Employee Assistance Program, is always available to you and your dependents. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact

866.327.2400

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www.deeroaks.com

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Anything you've ever done to check out a future employer, teach those skills to your teen. Also, encourage your teen to talk to family members, teachers and community leaders you trust about job options nearby—it's never too early to learn how to network. Most importantly, get them the right help so they can write their first resume.

Encourage self-employment: Many kids start their working life babysitting or mowing lawns. As mentioned above, if your child demonstrates a certain skill or activity that might turn into a career, give your child all the encouragement he or she needs to develop it into a summer job and if applicable, an educational goal. That skill your child develops at 14 or 15 might be a gateway to a college scholarship at 18. Also, don't fail to mention the benefit of working summer internships in your child's chosen interests when he or she gets to college.

Encourage your kids to save or invest part of their paycheck: A child may be working for a number of reasons—spending money, help financing college, paying for a car and maintenance are a few. But encourage your teen to reserve part of his or her after-school earnings for specific goals and help your teen open checking accounts and appropriate

savings vehicles to get him or her in the lifetime habit of saving part of a paycheck each week.

Take your kids to work: Kids learn by example. Taking them to work allows them to observe a particular work setting, its purpose and the way you and your co-workers operate in it. If you like your job, your child will see that, and it will help him or her understand that work is not just about money. If you dislike your work no matter how much it pays, your child won't miss that either—and that's a valuable lesson as well.

Prepare yourself to deal with their mistakes and failures: Your child may have rough times on the job; he or she might lose a job or fail to get paid. Don't fight your child's battles, but be ready to offer advice that will encourage your child to work well with people, always seek out better opportunities and ensure proper value for his or her work. Money lessons are not always about money.

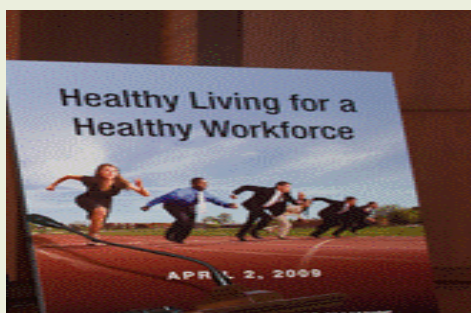
*Financial Planning Association® (FPA®). 2009.
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National Workplace Wellness Week April 5th-11th

A federal resolution creating National Workplace Wellness Week was passed by the House of Representatives on September 26, 2008. The resolution, which was endorsed by the American Heart Association (AHA), Chamber of Commerce, Partnership for Prevention and many other groups, designated the first full week of April as "National Workplace Wellness Week." During this week, private and public employers across the country are encouraged to invest in the health of their employees by creating worksite employee health promotion programs, or by sharing their worksite wellness experiences with other employers.

Key Statistics

- Health care costs in the United States doubled from 1990 to 2001 and are expected to double again by 2012.
- Chronic illnesses affect more than a third of working-age Americans and the costs associated with chronic diseases account for approximately 75 percent of the nation's annual health care costs.
- Over 130 million Americans are employed across the United States and since a significant part of their day is spent at work, comprehensive, culturally sensitive health promotion within the workplace is essential to maintain and improve the nation's health.
- Addressing risk factors early can make a difference. For example, \$5.6 billion in heart disease costs could be saved if one-tenth of Americans began a regular walking program.



WORKSITE WELLNESS RESOURCES

uswwa.org
startwalkingnow.org
americanheart.org/

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Alcohol Awareness

When many people think of alcohol abusers, they picture [teenagers](#) sneaking drinks before high school football games or at unsupervised parties. However, alcohol abuse is prevalent within many demographic groups in the United States. People who abuse alcohol can be:

Matters of the Heart



Warning Signs of Alcohol Abuse

If you answer "yes" to any of the following questions, you may have a problem with alcohol:

- Do you drink alone when you feel angry or sad?
- Does your drinking ever make you late for work?
- Does your drinking worry your family?
- Do you ever drink after telling yourself you won't?
- Do you ever forget what you did while drinking?
- Do you get headaches or have a hangover after drinking?

Source: [How to Cut Down on Your Drinking](#)

- [College students](#) who binge drink at local bars.
- [Pregnant women](#) who drink and put their babies at risk for fetal alcohol syndrome.
- [Professionals](#) who drink after a long day of work.
- [Senior citizens](#) who drink out of loneliness.

In 2007, more than one-fifth (23.3 percent) of persons aged 12 or older participated in binge drinking at least once in the 30 days prior to taking SAMHSA's National Survey on Drug Use and Health (NSDUH). This translates to about 57.8 million people. The rate in 2007 is similar to the rate in 2006 (23.0 percent).

To recognize the serious problem of alcohol abuse, April is designated "Alcohol Awareness Month."

If you suspect that you might have a drinking problem, or you know someone who abuses alcohol, please contact SAMHSA's Health Information Network at 1-877-SAMHSA-7.

The following free publications also will provide you with additional information about the hazards of drinking alcohol:

- [Surgeon General's Call To Action To Prevent And Reduce Underage Drinking A Guide to Action for Families](#)
- [Surgeon General's Call To Action To Prevent And Reduce Underage Drinking A Guide to Action for Communities](#)
- [Surgeon General's Call To Action To Prevent And Reduce Underage Drinking A Guide to Action for Educators](#)
- [Underage Drinking: Myths vs. Facts](#)
- [Get Connected! Toolkit \(Linking Older Adults With Medication, Alcohol, and Mental Health Resources\)](#)
- [Alcohol Treatment and Adolescents](#)

Webcasts



Streaming Audio and Video

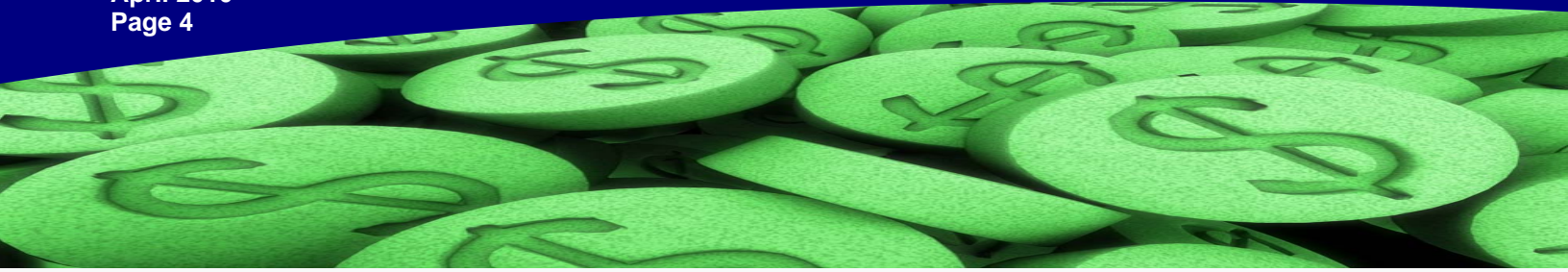


- [What Families Can Do To Prevent and Intervene With Alcohol and Drug Problems](#)
- [Recovery Month Webcast: Alcohol Awareness Month: Recovery- It's a Family Affair and Everyone's Invited](#)
- [Straight Facts About Alcohol](#)

For more information, articles, or webcasts, please visit:
<http://ncadi.samhsa.gov/>

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Celebrate Financial Literacy

Too many Americans are insufficiently educated about their personal finances. Today, a majority of consumers are experiencing some sort of financial difficulty causing a significant impact on their everyday lives. When money gets tight, a strong financial foundation is important.

This April, choose to learn more about your finances and how to improve your financial situation by celebrating Financial Literacy Month. Money Management International, creators of FinancialLiteracyMonth.com, offers the following tips to help you get started on the path to financial wellness:

Commit to change - The first and most important step in developing and following a financial plan is to examine your attitudes about money. Commit to making a change and [take the pledge](#) to improve your financial wellness.

Assess your financial situation – Ask yourself if you do things like follow a budget, comparison shop, pay your bills on time, plan ahead for large expenses and save at least 10% of your net income. If you answer “no” to most of these questions, it may be time to give your financial habits an overhaul.

Clear out financial clutter- Getting your financial house organized is a great way to begin on your path toward financial wellness. Items like grocery receipts, paycheck stubs and utility bill stubs can be destroyed after they have been recorded for budget purposes. Tax return documents should be kept for seven years and receipts from major purchases should be kept for as long as you have the item.

Set yourself up for success - Appoint a family “CFO” to keep everyone on track, and decide how your family will handle financial decisions. The appointed individual should be organized and a good communicator. They should be given uninterrupted time to do their tasks effectively.

Get copies of your credit reports - Your credit reports can provide a snapshot of your overall financial situation. Reviewing your reports for accuracy can also help you identify errors or fraudulent activity. An inaccurate credit report can result in higher interest rates and keep you from qualifying for loans, job searches and more.

For additional tips and tools for getting on track towards a better financial future, visit FinancialLiteracyMonth.com. The site offers an easy 30-step path to financial wellness. Tips for each day of the month provide detailed, interactive steps that will increase financial know-how, and improve your finances today and in the future.

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.