



THE EMPLOYEE ENHANCEMENT NEWSLETTER



HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

Aug
17

August Online Seminar

Bereavement: Coping with Loss

Grief and loss trigger conflicting emotions. Explore your own reactions to loss, from a death to divorce. Learn why some people are stuck in a “grief rut” as you discuss more healthy ways to grieve.

Available on-demand starting August 15th 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

Helping Parents Get Ready for Back-to-School

Summer is a time when routines and schedules go out the window, days are usually carefree, and bedtimes are pushed back. But those relaxing days can make transitioning back to school difficult for both parents and students. With some advance planning, however, the switch from summer to fall doesn't have to hurt quite as much. Here are some tips for going back to school.



- **Set sleep habits.** Ease the transition back to early mornings by implementing a bedtime. Getting enough sleep is important for school performance. If your child stays up late in the summer, start setting back the bedtime in small increments until it's back where you want it. Setting it back slowly will make early school hours easier to handle.
- **Establish a study space.** Create a specific place in the house for students to do homework, whether it's at the kitchen table or in their room, and make sure there's plenty of light and that it's free from distractions. Set a consistent time for them to work, before dinner or right after school, so it becomes part of their daily routine.
- **Stay healthy.** Kids tend to be more active in the summer. You can keep those habits going during the school year by adding physical activity to family time. Instead of watching TV or playing video games after dinner, try a sunset stroll. Maybe even sign up and train for a charity walk. It's also important to pack a healthy lunch filled with protein, fruits, vegetables, and water.
- **Schedule help.** Before the year begins, figure out who will drop off and pick up your child each day, and keep a calendar to remind yourself of after-school activities and special events. If your child needs help with homework or school projects, set aside library time or sign up for after-school tutoring. And be sure to keep an open dialogue with your child's teacher so there won't be any surprises about work expectations.
- **Spend less.** Buying new clothes and school supplies can be stressful on your budget. You can save money by recycling certain supplies. Hunt for deals online, where you can find discounted prices on everything from uniforms to lined paper.

Source: USA.gov Blog. (Reviewed 2013, August 16). Helping parents get ready for back-to-school. Retrieved October 24, 2016, from <http://blog.usa.gov/>

Joining a Gym

If you're looking to get in shape, a membership at a gym, fitness center, health spa, or sports club could be a good option. But joining a gym often means signing a contract, and not all contracts are the same. To avoid a problem down the road, find out more about the business and what you're committing to before you sign up. People have told the Federal Trade Commission (FTC) about high-pressure sales tactics, misrepresentations about facilities and services, broken cancellation policies, and lost membership fees when gyms go out of business.

CHECK OUT THE FACILITIES.

Plan a visit at a time you would normally be using the gym to see how crowded it is, whether the facilities are clean and well-maintained, and whether the equipment is in good shape. Ask about the:

- Number of members. Many gyms do not have membership limits. It might not be crowded when you visit but be packed during peak hours or after a membership drive.
- Hours of operation. Do they suit your schedule? Some fitness centers restrict men's use to certain days and women's to others. Some may limit lower-cost memberships to certain hours.
- Instructors and trainers. Some places hire trainers and instructors who have special qualifications. If you're looking for professionals to help you, ask about their qualifications and how long they've been on the staff.
- Classes. Will you need to pay extra for certain activities, or are they included in your membership fees?

KNOW WHAT YOU'RE AGREEING TO.

Some gyms will ask you to join—and pay—the first time you visit and will offer incentives like special rates to get you to sign on the spot. It's best to wait a few days before deciding. Take the contract home and read it carefully. Before you sign, find out:

- Is everything the salesperson promised written in the contract? If a problem comes up after you join, the contract is what counts. If something isn't written in the contract, it's going to be difficult to prove your case.
- Is there a "cooling-off" or trial period? Some gyms give customers several days to reconsider after they've signed a contract. Others might let you join for a trial period. Even if it costs a little more each month, if you're not enjoying the membership or using it as much as you planned, you will have saved yourself years of payments.
- What happens if the gym goes out of business? You can check with your state Attorney General to see what your rights are according to your state's laws.
- Can you cancel your membership or get a refund? What happens if you need to cancel your membership because of a move, of an injury, or you just aren't using it? Will they refund your money? Knowing the gym's cancellation policies is especially important if you choose a long-term membership.
- Is the price right? Break down the cost to weekly and even daily figures to get a better idea of what you will pay to use the facility. Include possible finance charges if you pay by credit. Can you afford it? If you signed up for a special introductory rate, make sure you know the terms of your contract once the discounted rate ends.

FIND OUT WHAT OTHER PEOPLE THINK.

- Search for reviews online. Do a search online to see what other people are saying about the location you're interested in. You might search the name of the gym with words like "reviews" or "complaints." Are people having the same kinds of issues with their contracts or the facilities?
- Check for complaints and find out your rights. Contact your state Attorney General or local consumer protection office to find out whether state laws regulate health club memberships and whether the office has gotten any complaints about the business.

Source: Federal Trade Commission. (2012). *Joining a gym*. Retrieved October 12, 2014 from <http://www.consumer.ftc.gov/articles/0232-joining-gym>



Save on the Cost of Owning a Pet

In 2012, there were approximately 164 million pets living in households across America. Sixty-two percent of households in the US had at least one pet, and those households spent over \$50 billion on their various furry companions.

Owning a pet (or being owned by a pet, depending on your point of view) can be a joyful experience for all, but the cost of owning a pet can really do a number on your budget.

If you already own a pet, or are considering adopting a pet into your family, you can benefit from the following tips on how to cut back on the expense.



Research the type of pet you want. When selecting the right pet for your lifestyle and your budget, research is important. Certain types and breeds of pets are pricier than others. Take into consideration the cost of food, grooming costs, and whether the particular breed has any potential health concerns that may cost you at the veterinarian's office. An animal's temperament is another factor. Can you afford to provide your pet with the kind of activities and stimulation it will need to thrive?

Adopt from a shelter. Adopting an animal from a shelter can be rewarding for you and your wallet. Often, shelter animals have a much smaller price tag than an animal from a breeder. Shelters will often spay or neuter the animal, as well as give any needed vaccines for a fraction of the price a veterinarian would charge. Strongly consider adopting senior pets in need of a good home. Many shelters and adoption programs often free or subsidized healthcare assistance for senior pets.

Groom at home. If your pet requires frequent grooming, consider purchasing some starter supplies and taking on the challenge. Grooming your pet helps you and your animal bond, plus, you forgo money spent at the groomer. One golden retriever owner calculated a savings of \$623 per year by grooming at home rather than taking his pup to a professional.

Get the right kind of food. Just like with people food, striking the right balance between nutrition and price can be tricky. The cheapest pet food may contain unhealthy fillers, resulting in more trips to the vet over the pet's lifetime. The highest quality pet food, however, is also a poor choice if you cannot afford it. The perfect food for your pet is one that balances your pet's health and your financial well-being.

Keep your pet healthy. Make sure your pet's exercise needs are being met and their shots are up-to-date. Just like with humans, it's cheaper to prevent a medical emergency than it is to treat one.

Find inexpensive lodging for your fur-friends. Boarding your pets can be expensive. Minimize that cost by making pet-sitting a community endeavor and trading pet watching services with your neighbors. If you don't know your neighbors all that well, you can use peer-to-peer sharing sites like Rover.com and DogVacay.com to find folks in the area who are happy to watch your pets for a lot less than what the kennel charges.

Pet ownership does not have to be a huge strain on your finances. Implementing a few money-savvy strategies into your budget can make pet ownership a rewarding experience.

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.

