



THE EMPLOYEE ENHANCEMENT NEWSLETTER



DEER OAKS EAP SERVICES

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

SEPT
18

September Online Seminar

Creating a Personal Development Plan

Participate in this session to understand effective goal setting and identify potential obstacles that can create barriers to reaching your goals.

Available on-demand starting September 18th 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.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

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

How to Choose a Counselor

Congratulations on taking the brave step of seeking help! Asking for support is a big first step toward a happier and healthier you, but many people looking for a counselor have a lot of questions about where to start.

COUNSELOR, THERAPIST, PSYCHOLOGIST, PSYCHIATRIST: WHAT'S THE DIFFERENCE?

The terms counselor and therapist are often interchangeable. They indicate any mental health professional who talks with clients. These credentials indicate that the professional has completed a master's level education in a mental health field, and that he or she has an understanding of mental health issues and services. You may see the following degrees and credentials when seeking a counselor:

- LPC—Licensed professional counselor
- LCSW or LSW—Licensed clinical social worker or licensed social worker
- LMFT—Licensed marriage and family therapist

These mental health professionals work with families and individuals dealing with stress, anxiety, depression and many kinds of life changes and events, including job loss, marriage issues, quitting smoking and everything in between.

Psychologists have a doctorate (a PhD or PsyD). Psychologists may provide mental health counseling or therapy, but are also trained to test for and officially diagnose mental illnesses and learning disabilities.

Psychiatrists have completed medical training (MD), are licensed and work with clients to prescribe medication that may help with symptoms of mental health issues. A psychiatrist may or may not be trained to provide counseling. Psychologists and counselors may refer a client to a psychiatrist if they feel medication will help the client with their mental health issue.

WHICH KIND OF PROFESSIONAL IS RIGHT FOR ME?

The answer to that question depends on the issues you are facing. If you are dealing with difficulty coping day to day or you have a change in your life that is causing you a lot of stress, you may want to start by working with a social worker or licensed counselor. If you think you may have medical issues such as ADHD, clinical depression, panic attacks or anxiety that will be helped by medication, you may want to request a referral to a psychologist for diagnostic testing or to a psychiatrist who can prescribe helpful medication.

HOW DO I CHOOSE THE BEST PERSON FOR ME?

- Word of mouth—If you have a friend, family member or coworker who has had a good experience with a mental health professional, it might be helpful to call that provider and ask if he or she can assist you.
- Insurance or Employee Assistance Program (EAP) network—Speak with your health insurance or EAP company to find out more about your mental health coverage; many insurance and EAP companies have directories or referral services.
- Your community—If you do not have insurance, many communities have a range of low-cost or sliding-scale services offered through nonprofit organizations, community health centers or universities.

THE NEXT STEPS

Make a short list of counselors in your area who have been recommended to you. Speak with each of the providers on your list or at least with someone in their offices.

Briefly explain your concerns, and don't forget to ask the following questions:

- What is the therapist's education and type of license?
- What is his or her experience and history with your issue?
- Where is the office located?
- What is the therapist's schedule?
- What insurance does the therapist accept, and how is billing done?

MAKING YOUR DECISION

Weigh your decision the same way you would think about hiring someone for a job:

- Do you feel comfortable with your interaction with this person?
- Do you feel like the therapist will be able to help you?
- Was the therapist able to answer your questions to your satisfaction?

Lastly, if you meet with a provider and it doesn't feel like a good fit, keep looking. Not all clients and therapists are a good match, and it is OK for you to make sure you find a provider who will put you at ease.

Source: Kovens, L. (Reviewed 2016). How to choose a counselor. Raleigh, NC: Workplace Options.

Happier moods mean healthier foods

Looking to lose weight? Think a happy thought before you eat. A Cornell study has found that mood and food do more than just rhyme. Your mood impacts what kind and how much food you eat.

"People use food to either maintain a good mood or regain a good mood, and if you're already in a good mood, you tend to eat more healthfully than if you're in a bad mood," said Professor Brian Wansink, whose study was published in the Journal of Consumer Psychology.

"The take away of this study is you can change your mood and eat better. Before a snack or meal, think of something that makes you happy or grateful, and you'll eat less and better," said Wansink.

Health-e headlines™



Back to School Tips for Teachers & Parents

Back-to-school time can be both exciting and stressful for parents and teachers alike. Getting ready for the first day of classes is an arduous effort. Check out these tips to help make this year's back-to-school time easier:

- **Schedule time with teachers.** Keep an open dialogue with school staff to help your children thrive.
- **Get those shots.** Some schools require immunization records for entry. Find out if your child needs any vaccines before school starts.
- **Ease into the school routine.** A good night's sleep is key to a successful school day. Preschoolers need 11–12 hours of sleep a night, and school-age children need at least 10 hours, while teens need 9-10 hours.
- **Pack a healthy and safe lunch.** Choose a balanced meal for your children's lunchbox, and make sure you keep hot foods hot and cold foods cold. Low-income families may qualify for free or reduced-price school meals.
- **Shop smart.** Some states have sales-tax holidays in August. Make a list, know what you need, and shop the sales. Knowing where the bargains are will help you save.
- **Talk to your kids about online safety.** Identity theft, cyberbullying, or inappropriate behavior that can happen online. Teach your children about online safety as they use social media to connect with old and new friends at school.
- **Plan and practice how to get to school.** If your kids' school or school system provides bus transportation, find the nearest stop to your home and the pickup and drop-off times. Teach your kids to be safe whether by car, bus, bicycle, or walking.
- **Teach time management.** Leisure time, sports, and "screen time" can interfere with homework. Keep your family's schedule on time with these tips.
- **Make sure kids are insured.** Your child could qualify for free or low-cost insurance through Medicaid or the Children's Health Insurance Program (CHIP).
- **Listen to your kids.** Anxiety and nerves can take over, so provide a safe environment at home and in the classroom. Talk to kids about bullying and what to do if they encounter it.
- **Get tax credits on tuition.** Check out these IRS tips to see what kind of tax credits you can get based on the price of education: <https://www.irs.gov/newsroom/back-to-school-learn-about-tax-credits-for-education>.
- **Browse lesson plans for teachers.** See all the free lesson plans that USA.gov has to offer: <https://www.usa.gov/lesson-plans>.
- **Watch career spotlight videos.** Have students who are curious about future career paths? Look up some career spotlight videos to show them.
- **Learn money management.** No student wants to interrupt his or her education because of financial troubles. Get age-appropriate checklists to help students manage finances while in elementary school, high school, or college.

USA.gov. (2016, August 8). Back-to-school guide for teachers and parents. Retrieved January 3, 2018, from <https://www.usa.gov/>



Three Rules of Thumb for Deal Chasers

When is a good deal not a good enough deal? Coupons, sales, and specials can be enticing, but they're not always the best deal. True deal chasers know when to walk away from what may seem like a good deal and you should too.

The next time you spot a deal that you think you should take advantage of, here are a few tips to making sure it's the best deal you can get.

Do I need it?

This is the first question you should always be asking yourself. Just because it's on sale, doesn't mean you should buy it. If you spot a 60 percent off sale on jeans and already own five pairs, you probably don't need to take advantage of this deal no matter how good it is.

The same goes for bulk food deals. The big box stores have a gift for making you buy more than you need. While you'll probably use the 20-roll package of paper towels or toilet paper, do you really need a package of 50 hamburger patties and will you use them all before they expire? If you're inviting the neighborhood over for a cook-out, maybe, otherwise, it's highly unlikely.

Asking yourself "do I need it?" and "how/where/when will I use it?" will help you determine if it's a good deal or just a waste of money.

Is there a better price?

Here's a little-known secret, businesses sometimes increase their prices then mark them down to make you think you're getting a good deal when you're actually paying the price they wanted you to pay all along. If something looks like a good deal and it's an item you can buy somewhere else as well, or you can buy something similar, do some comparison shopping.

Warehouse stores don't always have the best deals, they just make you think they do. A quick online search to a few of your favorite online retailers may find something similar at a much lower price. And you can probably get free shipping.

Here's an example . . . if you're shopping for new patio furniture and you go to a warehouse or big box store for a deal, instead of buying right away, take measurements and do a little research. Shop Amazon, Wayfair, Overstock, Lowe's, Home Depot, and even your local discount and/or grocery store. Chances are, you'll find something similar for hundreds of dollars less and that price won't even be the sale price, it will be the regular price.

Can I afford it?

A deal is only a deal if you need it, it's the best price, AND you can afford it. Going into debt over something you really don't need is just a waste of money. Before making the purchase, think about how you will use it and do some shopping around. Then give yourself a day to think about it, you can always go back. This will allow you to determine if it's really a good deal FOR YOU.

For something to be a good deal, it needs to be something you'll use at a price that's lower than you can get anywhere else and something you can afford. The only exception to this rule is if it's something you can re-sell for more than you paid for it.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.

Retrieved July 18, 2018, from <https://www.moneymanagement.org>.

