

Employee Assistance Program

Southwest Florida Employee Assistance Program

239-278-7435 or 800-226-7930

E-mail: swfeap@swfeap.com



Five Keys to Managing Stress during Tough Economic Times

What can the EAP do for you?

- Confidential assistance to help you solve personal problems
- Free to all employees and their families
- Links to local agencies for other assistance
- 24/7 phone access to a professional counselor
- Help you resolve issues such as:
 - Marital
 - Family
 - Stress
 - Financial
 - Legal
 - Anxiety
 - Depression, Etc...
- Just call
1-800-226-7930
www.swfeap.com

Everywhere you look the financial news is scary; the Dow nosedives, unemployment at the highest rate in decades, mounting foreclosures, government bailouts. Fear looms, anxiety rises, it's hard not to panic. What can you do to cope?

Take a deep breath It is easy to feel overwhelmed with all the financial doomsday news. Taking a deep breath may sound simplistic but, it's the first step in calming down so you can think clearly. If your mind is racing in a million directions it is hard to think about solutions. A few deep breaths in through your nose and out your mouth will settle you down.

Good communication is always important

Decide what is real In panic mode your mind will start whirling all types of catastrophes through your head. Stop; what is the worse case scenario? Is the real problem that you're worried that you might lose your job? Or do you start thinking that you'll be homeless, lose your marriage and end up in the gutter? Yes, losing your job is a significant challenge. It does not automatically follow that you'll lose everything else in a matter of minutes.

Develop a Plan Someone once told me that any plan is better than no plan. Even a poor plan will give you the time to figure out a

better plan. When stressed, people generally do better with structure. A preconceived plan can give you the structure you need to evaluate your options and develop a strategy. If a job loss is your worst case scenario, then develop a backup plan before you get a pink slip.

Clarify Expectations Good communication is always important; when you're under stress it is critical for all relationships. We cannot read each others minds. Take the time to talk to those in your life. Identify what you expect of each other. Listen to each other without judgment. Stay away from statements that start with **YOU**. A sentence that starts with "I feel scared" sounds a lot better than "**YOU** make me angry".

Take Care of Yourself If you are tired and hungry it is hard to solve problems. Take the time to take care of yourself. All the stuff your mom told you about eating right and getting enough sleep really helps when times are tough. Don't forget to find time to have a little fun and remember the healing power of laughter. I remember when as a little girl I was scared or worried my grandmother would remind me that this too will pass; so too will these tough times will pass.

"QUOTATION" CORNER

You have not lived until you have done something for someone who can never repay you.

John Bunyan

Volunteer!

One of the best methods to change your attitude about your circumstances is to get out and volunteer to help those less fortunate. In these trying times, we all can benefit from an attitude adjustment—looking at the blessings we have rather than our declining retirement accounts balances! Contact your local

United Way to find out how you can help—and improve both your own world and the world around you.

Talking to your children about today's economy

In this time of extreme economic stress, it is difficult to leave the problems of the economy off the kitchen table. Fears about mortgages, college tuition, retirement, and day-to-day expenses haunt the halls of many family homes. Children are no doubt noticing the increased stress of their parents during the financial crisis and may be experiencing their own stress as a result.

Children are extremely resilient. However, they are keenly aware of tension in the household, whether it is from the financial situation or from other familial problems. It is important to be honest with your children, yet only share information that you think they can handle.

While open communication between parents and their children is the foundation of a healthy relationship, parents should not overburden their children. Instead, address problems at age-appropriate levels. For example, what a parent might tell a younger child about the family's financial situation is different than what they might tell an adolescent; young children may

interpret the situation as more dire than it actually is. Older children and teens will be more exposed to the news--discussing their understanding of the economy and its implication on the family can be reassuring.

How parents phrase their worries about the financial situation influences a child's interpretation. Younger children may take overheard statements such as "we're going to the poor house" literally and thus internalize fears about losing their home. Talking to your children and asking them their thoughts and ideas will help clear up any misunderstandings, ease their anxieties, and reduce their stress.

Families can also use their financial situation as an opportunity to manage their children's expectations for material goods. Teaching your children about budgeting, perhaps by setting up a savings account" for their pocket money, or by allocating a certain amount for charity, will help them better understand that an Xbox or an iPod might not be feasible for the holidays this year. Furthermore, these times offer an

opportunity to focus on the positive aspects, and prioritizing what's important—relationships with loved ones and friends, the family's health—can lessen children's fears and reinforce family values.

Pay attention to signals that your child may experience: sleep and appetite changes, nightmares or avoidance of situations or people. Parents who use healthy stress-relieving behaviors set a good example for children. Taking a family walk after dinner or playing a board game in the evening are not only positive alternatives to distract oneself from the news, but also inexpensive activities that foster bonding time.

- *Just a phone call away*
- *Free, includes family*
- *Available 24/7*
- *Confidential assistance*



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E-mail: swfeap@swfeap.com

**SOUTHWEST FLORIDA EMPLOYEE
ASSISTANCE PROGRAMS**

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WORTH

WATCHING

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Credit Ratings

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<http://www.annualcreditreport.com>