



EAP: In Focus

Volume 11, Issue 1
Newsletter of your Employee
Assistance Program

Winter, 2011

SOUTHWEST FLORIDA EMPLOYEE ASSISTANCE PROGRAMS



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

Financial Health

Although all financial advisors recommend a regular savings plan, not all can help you find the money to start saving with. Just a few smart moves can save you money on your credit card bills, car loans and mortgages. Imagine if your credit card interest was around 8%, instead of 28! You could have much more money to save, instead of paying it to VISA.

The percentage of interest you are charged is based on your FICO score. It may also impact the amount you pay for homeowners and car insurance, and in some cases even whether or

not you are offered a job. Your FICO score can range from 300 to 900, the lower the score, the higher the interest you pay.

Your FICO score is based on five factors:

1. Your payment history—timeliness of payments, amount paid;
2. Your outstanding debt—includes any loans as well as balances on your credit

cards, and how much of available credit is used;

3. How long you've had credit—longer is better;
4. Recent applications for credit—although multiple inquiries in a 30 day window from car people only count as a single application; and

5. Type of credit you frequently use—paying down a mortgage or car loan is positive.

Improving your credit score is important if you want to reduce your expenses. The data comes from your credit report

with the big 3—Equifax, Experian & Trans Union, so please order a copy of your credit report at least annually, to check it for accuracy. The website is on the next page, or you can call 877-322-8228.

The best way to improve your score is to pay your bills on time. If this is a change for you, within 6-9 months your score should improve.

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Want to quit Smoking?

Each year, thousands of Floridians quit using tobacco. Many more try, but fail. The Florida Quitline was established to help those with a desire to free themselves from cigarettes, smokeless and all other forms of tobacco to suc-

cessfully reach their goal, and offers all of its services free of charge in both English and Spanish. If 2011 is your year to quit smoking, call them for help at

877-822-6669

“QUOTATION” CORNER

How wonderful it is that nobody needs to wait a single moment before starting to improve the world.

Anne Frank

**SOUTHWEST FLORIDA
EMPLOYEE ASSISTANCE
PROGRAMS**

Phone: 239-278-7435
Toll Free: 800-226-7930
E-mail: swfeap@swfeap.com

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



CHECK THESE OUT!!

WWW = WEB PAGES
WORTH
WATCHING



Financial Resources

<http://www.annualcreditreport.com>

<http://www.dmccc.org/>

<http://www.frbatlanta.org/consumer/resources/>

Florida Quitline

Website for help quitting smoking

<http://www.floridaquitline.com/>

Manners Matters

Have you noticed lately that some kids have extremely poor manners and are sometimes even rude? Unless prompted there are no "please" and "thank you", "excuse me", or even the use of ma'am or sir in every day conversation of today's youth. If you recognize the lack of manners in your own children, you can help change this.

The Emily Post Institute recommend the following to parents... Always be the person you want your kids to

be! If you want them to be respectful, considerate, honest people, you must be respectful, considerate, and honest also. They watch and learn from you everyday.

Hold your expectations high for your children, this will allow them to become great adults. There is no bigger influence in your kid's lives than parents; they watch you even when you don't think they are. And sometimes, they cannot hear what you say because they are watching what you do. Be a good role model for them, today, tomorrow and always.

