Avoiding Overspending on Holiday Gifts

To prevent overspending during the holidays, first decide how much you want to spend. Take time early in the season to create a list of those for whom you will buy gifts. Think of the gifts, research ideas, and assign a gift to each person and an amount that you will spend. Don’t wait until the last minute to shop. Doing so will add pressure to get the shopping done at all costs. Likewise, avoid walking around in stores looking for gift ideas to match your budget. Doing so will risk impulse spending—buying on emotion or out of frustration. To maximize control over your budget limit, use only cash. You’ll reduce impulse buys because once the cash is gone, it’s gone. Want an endless list of creative no-cost gift ideas? Log in to pinterest.com and search “no-cost gift ideas.”

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Saying No to Your Teen

Saying no to a teenager (and making it stick) is tough for many parents. Fear of conflict leads to backing away in the face of rebellion. Sound familiar? To make saying no easier, distinguish between house rules and guidelines. Rules are nonnegotiable, like a rule about no drug use. Guidelines are flexible and based on circumstances, like having a curfew of around 10:30 or 11 p.m. Think of guidelines as “leash extenders.” Use them to help your child practice responsibility—and accountability. Tip: Begin months or years earlier to educate a young teen about rules and guidelines. Saying no will be easier and your authority will be more easily accepted.

How to Be a Visionary Employee

Being visionary at work does not mean seeing the future or even the next revolutionary product or service. It means being aware enough of your role and its importance that you see ways to make it more valuable and how to evolve it. You don’t see the future; you fashion it from your inspiration. This is a teachable skill. To be visionary, create a newsfeed that allows you to absorb news about your field. 1) Start with a free service like Newswise.com, where you can tailor news to topics consistent with your passion. 2) Start thinking about goals you want to achieve that are consistent with the mission of your employer. You may quickly notice more meaning in your work. 3) Notice how new ideas begin to flow. 4) Be organized, inclusive, and seek buy-in and group ownership of ideas you propose.
Frontline Employee Newsletter

Stress Management Tips for Holiday Family Get-togethers

If relaxing and enjoying your family this holiday season and avoiding difficult family interactions are included in your goals, consider the following tips: 1) Decide on boundaries—types of interactions, and the amount of time you will spend with difficult relatives. What discussion topics will you avoid? What past grievances will you discard? 2) Talk to a friend, get support, and pledge to your friend that you will commit to your plan for a more memorable get-together. 3) Ask your friend to be available as a listening ear if you need to check in... 4) Prepare for what might be a trigger for you. For instance if your aunt always critiques topics you bring up for discussion or if your political views differ decide now how you will respond (or not respond). 5) Afterward, celebrate successes with your friend and lessons learned about creating a smoother holiday.

Don’t Touch That IRA!

Withdrawing money from your IRA early in life can pull the plug on your retirement fund. You can irreparably damage it. Enormous leverage exists when an IRA sits undisturbed over time. Perhaps you have heard this lecture before, but if you are young and face a need for cash, it is hard to grasp the totality of this fact. The money you withdraw is also shockingly less because of penalties and taxes you immediately owe. Taxes won’t apply to a Roth IRA—you’ve paid them already—but don’t view this as a nice surprise. Before signing a withdrawal slip, visit the EAP and talk about your life situation. Speak to a financial advisor; doing so is usually free at a bank or a credit union. If you would not burn a winning lottery ticket, do not mess with your IRA.

Avoid After-hours Job Creep

Work-life balance is critical to health and well-being. A recent study showed that unwinding after work and stepping away from work activities helped participants return their bodies to “pre-strain” and “pre-stress” levels. They also experienced better sleep and improved productivity. Employees who check their phones, read and/or respond to their emails, and involve themselves with work activities while off work have lower performance quality at work and start work the next day in a “suboptimal” state. You may not be able to detach from your job easily, but be more mindful of the need for doing so.

Safeguarding Your Sobriety during the Holidays

Risk of relapse can increase for people in recovery from alcoholic addiction between Thanksgiving and the New Year because lots of opportunities exist to socialize around alcohol. If you are newly sober and facing the holidays for the first time, relapse need not happen to you. It takes some planning and focused effort, but the rewards of making it through the season are beyond measure. Stress, alcohol everywhere, and “It just happened!” are excuses people often use to explain relapses. Getting honest means accepting the fact that relapse happens because a person who struggles with addiction does things they should not be doing, while not doing things they should be doing to safeguard their sobriety. Relapse is not a mystery. Best practices for prevention are found among those who’ve succeeded at doing it. Alcoholics Anonymous is where many find support. Meetings, sponsors, reading materials, and wisdom—help is there, in the group. Still, no matter where you find guidance, even online, nearly all prevention tips fit within two idea tracks: planning strategies to avoid using substances and adding support. Planning may include figuring out how to manage stressful events and interactions or keeping a phone number to a friend in your pocket so you talk to someone who understands your program. Adding support may include attending more gatherings with like-minded persons in recovery who share your goal, or finding satisfying ways to spend free time away from alcohol.

EAP: 877-313-4455