Dispel Budget Myths in 2014

If your first thought about budgets is “Eek! Life will be miserable!” then it’s time to clear up a few myths. Myth #1: “I can’t live comfortably or have any fun!” You can find bargains, travel discounts, and special deals everywhere if you look, even at the best places! Myth #2: “My spouse (partner) and I will fight over expenses.” You may argue less if you take advantage of the free budget counseling services at a Consumer Credit Counseling Center. Myth #3: “Putting money aside is difficult.” With an automatic savings withdrawal at your bank, most people are surprised by how quickly they adjust. Check out more financial resources and tools online at www.MyIMPACTSolution.com under the Financial section of the Living module.

Ideas for a More Positive Holiday Season

Try a positive and affirming approach to managing grief during the holiday season. Missing loved ones during the holidays is difficult, but experience shows it helps to plan ahead with specific activities and arrange in advance the support you need and deserve. Recognizing that “this year will be different” can give you permission to feel sad without feeling guilty, and ironically, it can reduce the intensity of these emotions. Avoid isolating yourself, and be around people you know love and care about you. If something fun happens and you feel joy or want to laugh, don’t quash that feeling. It’s your body saying it’s okay. Log on to www.MyIMPACTSolution.com to access more information in the Grief and Loss section of the Balancing module.

Teaching Leadership Skills to Your Child

Start early to teach children leadership skills. It enhances their self-esteem and imparts a stronger sense of responsibility, giving them a proactive, solution-focused view of their world. Show them how to choose a goal, pursue it, stay on task, and mark progress. Help them understand positive and constructive feedback. Teach celebrating success—and also how to share credit with those who helped them achieve it. Contrast small goals with larger ones that have a life-changing impact. Teach them what a “vision” is; teach them how not to fear the competition; and teach them to encourage others, be honest, and commit to the larger community with one’s gifts and talents. Add key social skills such as shaking hands firmly and looking people in the eye. Leadership and success will be the natural results. For helpful parenting tips and information, check out the Parenting module online at www.MyIMPACTSolution.com.
Managing Your Anger At Work

Managing anger at work is different from doing so at home because our employment relationship is more conditional. You may be loved at work, but it is your job performance that has won you admiration. If managing anger is a struggle, start by understanding “triggers” and “owning the anger feeling.” Knowing your triggers—what prompts anger—can help you choose a better response. For example, if a coworker leaves a mess in the office kitchen (trigger), you may feel angry, but take a moment to recognize it. Practice “catching yourself.” It works with practice. Instead of yelling at your coworker, you soon will be able to opt for a more rational response, such as a discussion to negotiate a change in his or her behavior to keep the kitchen neat. Learn more about managing your anger by reading the online article “Controlling Anger Before it Controls You” at www.MyIMPACTSolution.com.

When You See Workplace Bullying

Research shows that coworkers who witness bullying in the workplace are more likely to leave before the victimized worker does. This sheds light on one cost of bullying—turnover. Make it a rule to take appropriate steps to intervene or bring management’s attention to a bullying situation. The talent drain you help prevent might be your own. Be proactive when it comes to helping discourage discrimination, harassment, disrespect, and bullying behaviors. It’s called being a “change agent.” Peer influence is a powerful dynamic for change and the key force for helping maintain a positive work culture. Consider stepping in, not out, when you witness disrespect. Use the term “bullying” in the search tool online at www.MyIMPACTSolution.com for access to multiple articles, resources and online seminars like “Bullying: Confronting Hostility in the Workplace”.

Nooks and Crannies: Stress Management

Ten minutes of exercise as often as you can fit it into your workweek can help keep you feel fit, but you need to train yourself to spot the nooks and crannies in your schedule. (1) Let go of the idea that exercise must be 30 minutes or 300 minutes a week in order to count. These are blocks that thwart your motivation. (2) Think of exercise as an activity you insert rather than plan. (3) Forget the “sweat and shower” piece. A brisk walk for ten minutes can deliver benefits without the obligatory shower. (4) Become an exercise opportunist as you look for the openings—waiting time, rest breaks, errands, short travel between points A and B, and time you usually waste on distractions such as social media or surfing the web. Always get your doctor’s permission or approval (if needed) before starting an exercise program. Check out the Wellness section of the Learning Center online at www.MyIMPACTSolution.com for more stress management and exercise tips.

Information in IMPACT on Wellness is for general information purposes only and is not intended to replace the counsel or advice of a qualified health professional.

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Did You Know...

**IMPACT provides Financial Assistance?**

Your IMPACT Employee Assistance & Work/Life Program provides Financial Assistance to help you, a household member or a parent or parent-in-law with a wide range of financial related issues and/or events. Financial Assist Services are provided by qualified consumer credit counselors in the areas of:

- Debt reduction and management
- Bankruptcy prevention
- Budgeting
- Major life event planning
- Buying a home
- College fund planning
- Foreclosure prevention
- And more....

Debt is one of the leading causes of stress and marital problems facing American families. IMPACT provides extensive debt management assistance including consolidation of debt on credit cards, addressing fraud issues, reading a credit report, improving a credit score, lowering interest rates, stopping collection calls, structured/administrated payment plans and paying down debt.

Proactive financial planning in areas such as buying a new home, adopting a child, college preparation, starting a family, wedding and marriage planning, retirement and divorce is also a feature of the IMPACT Financial Assist Services.

**Accessing IMPACT Financial Assist services is simple and convenient by calling the IMPACT 24/7 hotline at 800-227-6007.**

You can also find a multitude of financial resources on our website.

Go to www.myimpactsolution.com and click on ‘Go to Member Login’ and enter your Username In the Legal & Financial Center on the right, or under the Living tab, you will find helpful resources and tools such as financial calculators, tip sheets, resources and financial worksheets.

Want Additional Information? Forgot your username? Having trouble logging in?

No problem, give us a call at IMPACT Solutions, 800-227-6007.
The end of the year brings thoughts of New Year’s resolutions. Many of us want to lose weight or start an exercise program, but often lose interest because we’ve taken on too much. Why not start with smaller goals, like taking the stairs or cutting back on sweetened beverages? A few small changes can lead to a healthier you in the New Year.

Call or visit us online for help achieving your wellness goals.

TOLL-FREE: 800-227-6007
WEBSITE: www.MyIMPACTSolution.com

Available anytime, any day, your employee support program is a free, confidential program to help you balance your work, family, and personal life.