



Dealing with Money Stress

What EAP can offer are resources for managing the stress.



Employee Assistance of the Pacific

...is a short term confidential counseling service, provided to you by your employer, that can assist in identifying and resolving issues that may be interfering with your job or personal life.

Our counselors are available across the Islands and can be contacted by:

Phone: 808 531.3271
Toll Free: 800 591.3271
Email:
info@EAPacific.com

839 S. Beretania St.
Honolulu, HI 96813

Website:
http://EAPacific.com

Nobody has to tell an employee in Hawaii that financial worries can be stressful. Most of us have had to cope for a long time with housing, food and transportation costs that folks on the mainland are now experiencing. One thing that makes large-scale stressors like the recent financial shocks especially difficult for many, and something that distinguishes them from the smaller-scale stressors of annoying colleagues, bickering kids or a too-busy to-do list, is that many people feel that they have little control here. These are major changes where individuals may feel that they have little power to alter their own fate.

At EAP we wish we had a formula to make the situation go away, or perhaps seeds to plant a money tree. Unfortunately, that's not within our grasp, but, as with other stressors, the situation doesn't need to change for our stress levels to go down. We often can't control our circumstances as much as we can control our responses to them.

What EAP can offer are resources, like the ones below, for managing the stress that you may be experiencing from financial troubles or other challenges in life. These techniques can help you get through current stress you're feeling and build your overall resilience toward stress.

Quick Fix: Breathing Techniques

Breathing exercises are a quick, easy, do-anywhere method of relieving stress. Done properly, you can relieve tension quickly in your whole body.

Meditation for Stress Relief

While it's tempting (and, to a point, necessary) to think about all the different difficult things you may face in the future you also need to take a break from all the stressful thoughts ricocheting around in your head. Meditation exercises can really help .

Using Exercise as a Stress Management Tool

Carve out a few minutes for a workout and you'll see many benefits, not the least of which is a change of scenery and a little distraction.

Talk Therapy: A Change in Perspective

Changing the way you view a problem won't make it go away (at least not immediately), but it can do two things: it can change the way you feel about the situation (and thus reduce your stress response), and it can change the way you deal with a situation (from a fear-based place to a hope-based place).

If you would like to learn more about these techniques, call your EAP today to schedule an appointment with a professional counselor. It's confidential and available to you and your family at no cost.

CHANGING YOUR SELF-TALK

Do you give yourself negative messages about your abilities and personality? Many people do. It helps to take a closer look at your negative thought patterns to check out whether or not they are true. You may want a close friend or counselor to help you with this. When you are in a good mood and when you have a positive attitude about yourself, ask yourself the following questions about each negative thought about yourself that you have noticed:

- Is this message really true?
- Would a person say this to another person? If not, why am I saying it to myself? What do I get out of thinking this thought? If it makes me feel bad about myself, why not stop thinking it?

(Con't on page 2)

POSITIVE SELF-TALK

Mayo Clinic, an internationally known non-profit medical group, identifies positive thinking as an important stress management skill. It can also keep you on track in a large project or move you forward on a long-term dream, as well as increase your enjoyment of every aspect of your life.

You can work on changing your negative thoughts to positive ones –

- ◆ Every time you realize you are thinking the negative

thought, replace it with a positive one.

- ◆ Repeat your positive thought over and over to yourself—out loud whenever you get a chance.
- ◆ Write the positive thought over and over.
- ◆ Make posters with the positive thought, hang them in places where you see them often - on your refrigerator door or on the mirror in your bathroom—and repeat the thought to yourself several times when you see it.

| Negative Thought | Positive Thought |
|---|--|
| I can't stand being criticized. | If people criticize me, I can survive. I don't have to be perfect. |
| I've never accomplished anything—I'm worthless. | I have really accomplished many things. |
| I've done nothing to deserve a good life. | I deserve to be happy and healthy. |
| I'm stupid if I don't know all the answers. | I'm an intelligent person and I can look for the information I need. |
| I don't have any willpower. | I am in control of myself and I enjoy that experience. |

PLANT SEEDS NOW FOR NEXT YEAR'S HARVEST

"To be what we are, and to become what we are capable of becoming, is the only purpose of life."

- Robert Louis Stevenson

Autumn, Harvest time, Thanksgiving. In this season we usually think of reaping the bounty of the seeds that have been sown in the past. But why not use this time of year to plan and take action toward a positive life change that may bear its own harvest next Thanksgiving?

ing? A year may seem like a long time but, as we all know, twelve months pass whether we are making progress toward a personal goal or remaining stagnant. Picture what next November may be like for you if you use this year for personal growth such as:

Education— Everything from formal courses leading to a degree to craft classes or personal study of a new subject

Fitness— Large or small changes to increase exercise and/or improve your diet

Social life— Time with friends and family who inspire us and add to our enjoyment of life

Self Awareness— Putting aside time to spend alone— doing something that brings you satisfaction

Managing stress— Learning a technique that works for you to cope with tension in a healthy way

Finances— Every expert suggests working to lower your debt and increase your savings

Why not work toward a new goal now and harvest the rewards next Autumn?



PRESCRIPTION DRUG ABUSE AND YOUNG PEOPLE

Each day, 2,500 teens in America turn to prescription drugs to get high for the first time. The drugs of choice, most typically, are pain relievers, sedatives, tranquilizers and stimulants.

This is a drug abuse problem that is on the rise, is lethal, and is solidly middle-class. Among those who said they had used someone else's prescription medications, 50 percent said they had obtained them from their immediate circle of friends and family, and the majority of

teens are getting them from the family medicine cabinet.

- ◆ **Safeguard all drugs at home.** Track how many pills are in a bottle and be wary if you find yourself refilling a medication more often than expected. If your teen has been prescribed a drug, be sure you control the medication and monitor the dosages and refills.
- ◆ **Set clear rules for your kids about all drug use, including not sharing medicine and always following the provider's advice**

and dosages. Make sure your teen uses prescription drugs only as directed by a medical provider and follows instructions for OTC products carefully. If you have any questions about how to take a drug, call your family physician or pharmacist.

- ◆ **Follow your own rules.** That way, you set a good example. If you misuse or abuse your prescription drugs, your teen will take notice.

- ◆ **Dispose of old or unused medicines in the trash.** Unused

prescription drugs can be mixed with an undesirable substance, like used coffee grounds or kitty litter, put in an empty can or bag and thrown away in the trash. Remove any personal, identifiable information from prescription bottles before you throw them away. And don't flush medications down the toilet or drain, because the chemicals can pollute the water supply.