

## Hurricane Season... Already?!

WHAT A CRAZY YEAR... and now it is HURRICANE SEASON?

**ARRRRRRRRRRGGGGGGGGGGHHHH!!!!**

After this last year of changes and stress, the idea of preparing for HURRICANE SEASON seems almost ridiculous. (We have already bought and stashed enough toilet paper and Spam® and water!!!) And the news says there will probably be fewer storms this year. Okay. Well. Maybe. If you were here, you remember the FALSE MISSILE WARNING. And the Non-Hurricane Lane. But you may also remember Iniki. It is difficult to get into the mindset of preparing (again) for something that may or may not be a threat. THAT BEING SAID... do it anyway!



Article by Vali Hawkins-Mitchell,  
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General Partner

As I teach in my other workshops and trainings, do the **SUPERPOWER OF 1%**. Add one item to your shopping list each time you go until you have enough extra to last two weeks. Save your empty disposable plastic bottles and if there is a storm on the way, fill them up with water. Check your flashlight batteries. Put your documents in a plastic bag inside your evacuation go-bag. Make a "where will we meet if separated" plan with the family. Teach the kids what you need them to know to be the smartest kids during a disaster of any kind. Keep some protein bars in your desk at work in case you have to shelter in place.

See... simple stuff! 1% things.

Disasters are the worst when you don't expect them.

So the trick that everyone in the disaster management industry teaches is this:

**PLAN FOR THE WORST. EXPECT THE BEST. THEN FORGET ABOUT IT.**

Resources to Check:

**[Download Dr. Vali's Free Go-Bag Article](#)**

<https://www.ready.gov/hurricanes>

<https://www.weather.gov/wrn/hurricane-preparedness>

## Financial Well-Being

As your EAP, we understand about the many factors in our personal lives that can bleed over into our work life. Our kuleana is to help employees and their family members with these issues. We know that the stress of money issues impacts physical health, work performance, family stress, and more. For many families across Hawaii, financial challenges of this past year have not made things easier. Unfortunately, there is a social stigma associated with money issues that makes it hard to reach out for help.

We have developed a flyer on **Creating A Spending Plan** that may help. ([Download it here](#)) It walks you through ten practical steps to help get you on your way to better financial well-being. It provides suggestions on:

1. Identifying income
2. Tracking "historical" spending
3. Categorizing debts versus expenses
4. Listing your cash and credit expenses
5. Creating a spending plan
6. Reducing expenses or increasing income
7. Paying yourself first
8. Tracking ongoing spending
9. Revising your plan
10. Celebrating

Most of our covered employees also have a free Financial Consultation benefit available to them. You can call (Continued)



## Financial Well-Being (continued)

the EAP to arrange for a **FREE** and **CONFIDENTIAL** consultation with an expert on finances. They understand that any way they can get you started toward financial well-being will serve you, your family, and ultimately your employer.

Covered employees can call the EAP for a 30-minute consultation with a financial expert on a variety of topics:

- Budgeting techniques
- College funding
- Corporate bonds
- Credit after bankruptcy
- Credit cards with lower interest rates
- Credit repair scams
- Credit reports
- Debt counseling
- Divorce planning
- Insurance buying strategies
- IRA rollovers
- Late utility bills
- Medicaid and Medicare
- Mortgages
- Retirement planning
- Reverse mortgages
- Saving for financial emergencies
- Social Security benefits
- Small Business financing
- Student loans
- Tax issues
- U.S. Savings Bonds

You can talk confidentially with an individual who is familiar with complex financial matters and discuss the most appropriate way to handle your financial situation. If you could benefit from a private discussion with an expert with experienced financial insight, or would like a second opinion to feel confident about a particular financial strategy or decision, please consider an EAP financial referral.

### Examples of how employees use the service:

- Developing a Spending Plan
- Rebuilding Your Credit
- Getting Out of Debt
- Pre-Retirement Analysis
- Home Buying Strategies
- College Planning



Note: Most, but not all employees covered by our EAP have this Financial Consultation benefit available to them. Please call us to see if you are eligible.

## Articles On Our Website

Did you know about all the resources available to you from your EAP's website? Here are a few examples:



### 5 TIPS FOR WORKING FROM HOME STRESS-FREE (PARENT'S EDITION)

This is an article written by James E. Porter, CEO of StressStop.com and is used by permission. When I started...

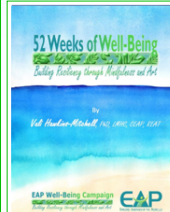
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### SUPPORTING TRANSGENDER, NON-BINARY, AND/OR GENDER NONCONFORMING EMPLOYEES

Making the workplace an inclusive and affirming place for employees who are transgender, non-binary, and/or gender nonconforming...

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### SIGN UP FOR 52 WEEKS OF WELL-BEING

You can sign up to receive weekly emailed tips for a year that help you build your resiliency. Written by our own Dr. Vali Hawkins-Mitchell...

[Read More](#)



### MINDFUL EATING

Mindfulness simply means paying attention. A downloadable handy tool to help you eat more mindfully.

[Read More](#)



### 8 SIMPLE WAYS TO CREATE A MENTALLY HEALTHY WORKPLACE

Many business leaders assume an employee's mental health is none of their business. But...

[Read More](#)

*(If this is a pdf you may be able to click the links to each article above!)*

Check out your EAP's website at

[www.EAPacific.com](http://www.EAPacific.com)

Or your PAP website at [www.HawaiiPAP.com](http://www.HawaiiPAP.com)

Please note that work/life services are available to most, but not all, EAP customers. Call us if you have a question.

EAP and PAP provide short-term confidential counseling and work/life services, provided to you by your employer, that can assist in identifying and resolving issues that may be interfering with your job or personal life. Access to our experienced counselors and work/life services is available across the Islands and can be contacted by phoning or emailing our Honolulu office.



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