



Employee Assistance of the Pacific

Spring 2014

EAP Newsletter

Feeling Defensive?

When we get defensive we make it harder for the person we are speaking with to hear what we're saying, and we usually trigger the other person's defensiveness, too. After someone has said something that causes you to want to become defensive, these three steps can lead you toward cooperation — and away from explosion:

- **Take a deep breath.** Think of the first thing you want to say or do and don't do that. Your first instinct may be to defend yourself against what you perceive as an attack, slight, or offense.
- **Take another breath.** The second thing you want to say or do may be to retaliate, but that will only escalate matters. Don't do that, either.
- **Focus on a solution.** Think of the third thing you want to say or do and then do that. Once you get past defending yourself and retaliating, you have a better chance of collaborating on a solution.

Being unflappable and standing up for the principles of fairness, and reason, and mutual best interest is not always easy. An EAP counselor can act as your personal coach in learning and practicing skills to communicate more effectively. Remember, EAP is confidential, professional and offered at no cost to employees and their families.



One of our favorite new discoveries at EAP is a free, downloadable program for computers that alerts you as often as you wish, telling you when it's time to get up from your seat and do a little body restoration work. [Stretch Clock](#) was created by a computer programmer and leads you thorough simple no-sweat exercises that you can do at your desk. Each quick video is targeted to provide relief from and reduce the risk of carpal tunnel syndrome, repetitive stress injury (RSI), back pain, shoulder pain, and other miseries caused by sitting. It's not a long or hard workout plan, just a quick relaxing one minute break.

Recharge your Energy Reserves

World-class competitors, from athletes to pianists, limit the arduous part of their practice routine to a maximum of about four hours each day. Rest is an equally important part of their training regimen, to restore their physical and mental energy. Without rest, our brains grow more depleted, often signified by distractibility, irritability, and fatigue. At work, all too often we try to "push through it," even though there is no magical energy reserve waiting for us.



To recharge, take a break; a short rest at midday reboots the brain for the rest of the day. If you can't take a nap, try mindfulness meditation, which can serve as the mental equivalent of a weightlifting rep. Attention is a mental muscle—strengthen it with the right practice.

Adapted from "To Strengthen Your Attention Span, Stop Overtaxing It" by Daniel Goleman.

Don't Just Sit There... !!



..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 experienced counselors are available across the Islands and can be contacted by phoning or emailing our Honolulu office.

5 Easy Steps to Get Your Financial House in Order

Many times we think we have to be as rich as Bill Gates or Larry Ellison to manage our money wisely. But the truth is anyone can manage their money wisely using a clear plan and the willingness to put finances in order. Tax season gives us the chance each year to review our income .. why not take the opportunity to look at where all of that hard earned money has gone?

1. Track Your Spending.

Start to manage your money wisely by taking one simple step: **Write down what you spend.** By writing down what you spend, you are making yourself aware of where every penny goes so you can be sure to keep plenty in your piggy bank.

To get started, take time when you spend it or at the end of every day to write down:

- What you spent your money on
- The \$\$ amount of each item
- Whether each item was a “need” or a “want”

Spending Tracker		
Item	\$\$ Amount	Need or Want
Plate Lunch	\$8	Want
Coffee	\$1.50	Want
Gasoline	\$60	Need
Rent	\$1400	Need
Car Loan	\$205	Need
Car Insurance	\$40	Need
McDonald's	\$7	Want
Groceries	\$54	Need
Cell Phone	\$70	Need

2. Set Realistic Goals.

Once you know where your money is going, it's time to take action. Goals help create a clear plan to manage your money wisely and can help motivate you to cut out that unnecessary morning coffee or mid-day plate lunch.

To set realistic goals, use the list of items you spent your money on over the last 7 days. Add up the \$\$ amount of all your wants. Multiply your total \$\$ amount of your wants by 52 (for 52 weeks in 1 year). On your own or with your family, list all of the items or assets you could purchase for that total \$\$ amount.

Item	\$\$ Amount	Need or Want
Eat out Lunch	\$40	Want
Coffee	+ \$7.50	Want
McDonald's	+ \$15	Want
	\$62.5 - Total \$\$ Spent	
	<u>× 52</u>	
	\$3,250	
What could I buy with \$3250?		
Pay off Credit Card		New Furniture
		VaCation
Semester of Community College Tuition		and Books

Now write down your goals and make sure to specify how long you will implement your goal. *Example.*

Goal 1: Bring home lunch for work four days a week—one month

Goal 2: Make coffee at home and bring in a travel mug—one month

Goal 3: Buy fast food once a week—one month

BE REALISTIC. It may be easy for us to think, “I’m never going to eat out for lunch again,” but for most of us it is more realistic to say, “I’m going to bring home lunch four days a week.” The more realistic we are the better chance we have of being wildly successful.

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3. Calculate Your Savings Overtime.

Now is the fun part - watch as little changes add up over time!

Based on your goals, how much could you save in 1 week, 1 month? What will you use the money for?

Goal	1 Week	1 Month	1 Year	How will you use the money?
Bring home lunch for work four days a week	\$32	\$128	\$1536	Help pay off my Credit Card
Bring coffee from home	\$7.50	\$30	\$360	Buy a new computer
Buy fast food only once a week	\$7.50	\$30	\$360	

*Note: the example above assumes you buy a restaurant or take out lunch for \$8 per day

4. Find a Cheerleader.

There is an African proverb that says, "If you want to go fast, go alone. If you want to go far, go together." The same is true when managing your money wisely. **Find a Cheerleader** and you will go far.

Share your goals with a family member, friend, or co-worker.

I'm only going to eat out for lunch once a week.

Ask them to check up on you weekly.

Hey, howzit going with your bringing home lunch? Way to go - keep up the great work!"

If they have goals, switch your roles and be their Cheerleader

Once you reach your goal - CELEBRATE! (Maybe by treating yourself to one extra lunch!)

5. Get additional financial education

With the help of a financial education or counseling program you can learn more skills to increase savings, build credit, and reach your financial goals - but not all organizations promising to help with finances are trustworthy. Here is a list of government certified financial counseling agencies located in Hawaii. Each of them has a specific service area and purpose so call the numbers below for more information.

Hawaii HomeOwnership Center
808.523.9500
www.hihomeownership.org

Hawaiian Community Assets
1.866.400.1116
www.HawaiianCommunity.net

Consumer Credit Counseling Services of Hawaii
1.800.801.5999
<http://cccsofhawaii.org>

Hale Mahaolu (Maui County)
808.242.4377
www.halemahaolu.org

Thanks to Jeff Gilbreath, Executive Director of Hawaiian Community Assets, for the information in this article.

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