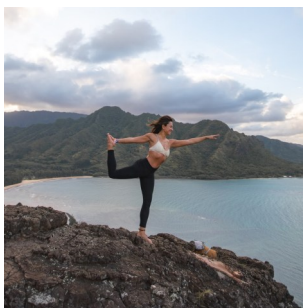


EAP & PAP Newsletter

July 2025

Beat the Heat, Stop the Burnout



As temperatures rise during the summer months, you might be experiencing some physical discomfort like fatigue, dehydration, or poor sleep. In fact, studies have shown that crime rates increase during the warmer months. That's because the heat doesn't just affect our

bodies—it can also wear on our **mental and emotional health** too, increasing the risk of **burnout**.

Burnout is more than just feeling tired. It's a state of emotional, mental, and often physical exhaustion brought on by **prolonged or repeated stress**. Some early signs of burnout include low energy (even after rest), difficulty concentrating or making decisions, being irritable or frustrated, and feeling unproductive/ineffective. It can leave you feeling detached, overwhelmed, and even cynical about your work or daily responsibilities.

Summer is supposed to be a season of relaxing at the beach, but it often comes with **increased pressure**—balancing work, vacations, family obligations, and unpredictable routines. Combined with long days and high heat, it's easy to get run down without realizing it. Just like you'd protect yourself from sunburn with sunscreen, it's important to protect your well-being by practicing good self-care. If you're starting to feel the pressure build, don't wait until it becomes overwhelming. Reach out for support, reassess your schedule, and **take time to care for yourself**. Burnout isn't a sign of weakness—it's a signal that something needs to change.



Author: **Chloe Loftis, MS, CEAP**
Intake Specialist & Office Administrator

How to Stay Cool When You're Feeling the Heat

- **Drink more water.** Dehydration impacts your mood and energy levels. Keep in mind that both alcohol & caffeine dehydrate you, so try to drink water.
- **Slow your pace.** Say no to non-essential commitments to protect your time and energy.
- **Take mini breaks.** A five minute stretch, mindful breathing, or walk can help you keep you refreshed and able to focus.
- **Don't sweat the small stuff.** Let go of perfectionism and value your efforts instead.
- **Talk it out.** Call your EAP for some free and confidential counseling.
- **Keep cool (literally).** Use fans, cooling towels, or take breaks in shaded/AC areas during hot times of the day.
- **Check in on your mental health.** Are you noticing yourself displaying signs of burnout? We have good news: it's treatable—with rest, boundaries and support, you can get back to feeling "normal" in no time.



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When the Market Wobbles—Coping With Financial Stress

From breaking headlines to fluctuating account balances, **market volatility** has a way of shaking our sense of financial security. Even if you're not actively trading or preparing to retire soon, it's common to feel anxious when your 401(k) drops or your savings lose value. That anxiety isn't just about numbers—it's about uncertainty, control, and long-term well-being. Market downturns are a normal part of the economic cycle, but they can trigger **fear-based decisions**—especially if we constantly check accounts or get caught up in worst-case scenarios. This stress can build silently over time, leading to burnout, poor health, and even strained relationships.



Here are a few ways to regain a sense of calm and control—even when markets are unstable:

1. Pause Before Reacting. When your retirement account dips or the news predicts a recession, your first instinct might be to panic. But acting on emotion and making hasty financial decisions can often lead to greater losses. Step back, breathe, and give yourself time to respond rather than react.

2. Limit Media Consumption. Financial media is designed to grab attention, not to soothe nerves. Limit your exposure to once a day or designate a trusted, balanced source of financial information. Doom-scrolling or obsessively checking the stock market only increases anxiety.

3. Focus on the Big Picture. Most long-term investments are built to weather short-term storms. If you have a plan—especially one developed with a financial advisor—stick to it. Historical trends show that markets generally recover, even after downturns.

4. Talk to Someone.

Call your EAP to speak to a financial expert who can help you make sound decisions.

5. Practice Mindful Money Management.

Take this time to focus on healthy financial habits you *can* control, such as budgeting. Even modest steps can increase your confidence and reduce stress.



Market Volatility: Focus on what you can control

Many factors can create market volatility, including news headlines. Even social media messaging by influential people can create market swings. You can't control volatility, but you can prepare for it by creating a plan and taking steps that are within your control—like completing a risk tolerance questionnaire to be sure your investments align with your goals, values, timelines, and comfort level with risk.

What is a market correction?

A "correction" is generally described as a market decline of 10% or greater. Most economists define a "bear market" as a market decline of 20% or more. If market prices begin to slide, sometimes a correction turns into a bear market, which can last weeks, months, or even years as we consider historical returns.

What History Has Taught Us About Market Volatility

Although they can feel scary, market corrections are normal. If you consider the long-term upward trend of the stock market over decades versus other types of investments, you'll see that there is often a recovery within a few years of a severe market correction. No one knows exactly how long it will take or if values will return to pre-correction levels. Even the best analysts, who try to predict the peak or the bottom of the market, never know whether their predictions were correct until time has passed. Some market corrections are more significant than others, but the important concept to remember is that financial markets go through cycles.

Assess Your Risks – Leverage Resources & Rebalance if It Makes Sense



Your EAP can set you up with a free, confidential 30-minute telephone consultation with a financial expert (who is not trying to sell you anything). If you have a question or concern about your finances, your employer wants to support you as they know how important financial stability is to all of us.

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Check out our article on market volatility by clicking [here](#)!



Articles On Our Website

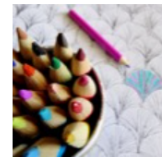
Did you know about all the resources available to you from your EAP's website? Here are a few examples:



MAUI WILDFIRE RESOURCES

One year after the Maui Fires, people are still struggling. Downloadable flyers are available...

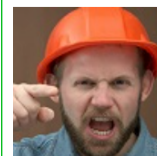
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HARASSMENT

Has your workplace behavior ever crossed the line into workplace harassment? The answer may surprise you.

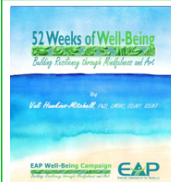
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EAP and PAP provide short-term confidential counseling and work/life services, provided to you by your employer, that can assist in identifying and resolving issues that may be interfering with your job or personal life. Access to our experienced counselors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



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