

EAP & PAP Newsletter

October 2025

Stress-Proof Your Holidays!



October is here, and while it is a spooky month for obvious bump-in-the-night-related reasons, it may also feel spooky because it indicates the beginning of the **holiday season**.

The holiday season is a time that's often filled with

laughter, time with family, and fun traditions. However, it's also a time that can bring on a lot of **financial stress**. From getting gifts for all the keiki in your ohana to getting food for your holiday gatherings, costs add up really quickly, especially in Hawaii where everyday expenses are already high. That's why it's important to **plan ahead** and set realistic expectations so that you can focus more on the joy of the holidays and less on the strain.

The most important things to do are to **be proactive** with your spending and **rethink** what makes the holidays meaningful. Create a plan—then stick to it! Don't get caught up in the Hallmark moment and blow your savings. Save money where you can, and you'll be happy that you did. And remember—experiences are usually more important than things. Sharing **quality time** with your family doesn't need to have a big price tag to have that holiday magic.

Finally, please remember to **take care of yourself** during this busy season. The most valuable gift you can give is your presence—not presents!



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Counselors are available across Hawaii.

Legal/Financial/Eldercare/ID Theft/Mediation Consultation is also available.

Nothing Beats a Stress-Free Holiday

- Get Your Shopping Done Early.** Make a list of what gifts you'd like to get for your loved ones, and space out your purchases over the next few months so you're not spending all that money at one time.
- Take Note of Sale Days.** Pay attention to when big sales are going to happen (Black Friday, Cyber Monday, Prime Day, etc) and try to buy gifts during those times.
- Look for Free Events.** Keep an eye out for holiday-related fun without the price tag. Take a trip to the Honolulu City Lights or see if there are any community events in your area.
- Skip the Store-Bought Gifts.** Rather than buying something new, offer babysitting, cooking, a song, or a cultural practice that carries deeper meaning.
- Do Some DIY Decorating.** Instead of spending money on holiday decorations at Target—try making some of your own! Get creative and maybe even turn it into an activity to do with friends or family.
- Get Some Financial Advice.** Call your EAP for a free 30-minute consultation with a financial expert and learn how to save more this holiday season!



Holiday Financial Well-Being
"Is the season for great money management"

Between all the gift-giving, meals, decorations, and traveling, the most festive time of the year can quickly become the most stressful and expensive. Get the help you need with through your EAP. By calling your EAP, you can access a free and confidential 30-minute financial consultation, which can provide educational guidance and other resources that can help you stay on track financially and keep the holiday cheer flowing!

How a Free Financial Consultation Can Help:
Utilize your financial consultation to learn how to:

Plan ahead for the holiday season

Create a budget tailored to holiday needs

Find your activity and cost there

Save with holiday tips and tricks

Ready to transform your financial future?

Each covered employee is entitled to one (1) free 30-minute telephone consultation for financial coaching. Call and we will guide, suggest, and support. You have an opportunity to confidentially discuss your financial situation and learn key ways to handle your financial situation—if you could benefit from a second opinion, or if you would like to be confident about a particular financial strategy or decision, please consider our free financial reference.

We go the extra mile to exceed our members' expectations. We are here to help our members every step of the way to help get the most out of their EAP. Call or email us for more information. Call us to arrange a free, confidential consultation.

"I was stressed out. Thanksgiving and Christmas were coming. I was overwhelmed with planning with my financial consultant has helped me to get on a better financial leg. My consultant has done me \$1,000. She has good suggestions about ways I can cut expenses, but it still feels like I am winning."

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Check out our article on holiday financial well-being by clicking [here](#)!



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Coping with News of Violent Events

The world has felt especially heavy in the past few weeks. The ongoing conflict in Gaza, the murder in Utah, more school shootings, and the violence in Ukraine are just a few of the events dominating the headlines. Even when these events happen so far from our islands, they can elicit **strong emotional reactions** such as anger, fear, and sadness. Constant updates via social media and news outlets may heighten anxiety, disrupt sleep, or create tension in relationships with friends, family or coworkers. Acknowledging these feelings, rather than ignoring them, is an important step in protecting your well-being.



Here are some tips on how to cope in the face of these difficult times:

1. Set media boundaries and take a time-out before reacting.

Limit how often you check your phone, computer, social media, TV, etc. for updates. A digital detox is often much more needed than you realize. Give yourself space and time to respond wisely and avoid unwise reactions.

2. Choose trusted sources.

Stick to balanced, reliable news outlets rather than sources that use clickbait and exaggerations to elicit a response from its viewers.

3. Talk it out.

Work through your feelings with a trusted friend, loved one, or your EAP. We have free and confidential counselors available to speak with you 24/7.

4. Spend time outdoors.

Go for a swim at your favorite beach, walk around the park, or go for a hike in the mountains. Time in nature is good for the soul.



Articles On Our Website

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



50 IDEAS FOR SELF-CARE

If you just need some good old fashioned self-care (and who doesn't?)...here is a list of great ideas.

[Read More](#)



MARKET VOLATILITY

It's important to focus on what you CAN control when the market swings wildly.

[Read More](#)



COPING WITH TRAUMATIC EVENTS

After a frightening situation, overwhelming danger or a sudden loss of security, you may experience a stress reaction.

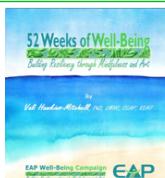
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SCHOOL SHOOTINGS

Now What??? Another Shooting Massacre at Another School... Reactions and Healing A tragedy cannot be fixed; but it can be...

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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](#)

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

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Or your PAP website at www.HawaiiPAP.com

Please note that work/life services (legal, financial, eldercare, ID theft, mediation) 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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