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Managing your Personal Finances

Lita Staskey, MBA

It's not a secret that we have a huge problem with personal financing and budgeting. CNN (2011) stated that "the average American household with at least 1 credit card has nearly \$10,700 in credit card debt". Understanding the impact that debt and excess spending has on our wallets is essential to improving the future of our financial situations. A few simple changes can make a big difference. The most basic change (one that I teach to all of my students in an Introductory Business course) is to make sure that you're not spending more than you're receiving. Sounds pretty simple right? So why are so few of us trying it? Other suggestions to help improve your financial stability can be found in the Stress Tip section of this edition.

References:

<http://money.cnn.com/magazines/moneymag/money101/lesson9/>

"The average American household with at least 1 credit card has nearly \$10,700 in credit card debt"

Message from Your EAP

Bon Secours EAP offers short-term counseling services to you and your immediate family members by trained professionals that specialize in a wide range of personal and job related issues. It's our main goal to keep your lives balanced so your personal stressors do not impact your job performance. Services are confidential and provided at no cost as a benefit of your employment. To utilize your EAP benefit, call our main office at 757.398.2374 Monday-Friday from 8:30 a.m. to 5 p.m. or visit us on the web: www.eap-hamptonroads.org

Easy ways to improve your personal and/or household finances:

- Limit your eating out expenses;
- Don't spend unnecessary money on late payments or other fees (if possible, set up over-the-limit protection); and
- Use cash instead of credit or even debit cards.

For more long-term results:

- Create a REALISTIC budgeting plan & stick with it;
- Repay debt (some experts suggest paying off your high interest accounts first; others suggest the small accounts so you see quick results. What is your preference?); and
- Check your credit score annually so you can quickly pick up on fraudulent activity.

Stress Tip

Tips for Managing your Personal Finances

Lita Staskey, MBA

Recovering from a Marital Affair

Lita Staskey, MBA

While interviewing Sabrina Molina, LPC, CEAP, a Senior EAP Coordinator with Bon Secours EAP, it was brought to my attention that there has been a significant increase in clients who seek counseling because of an affair. When asked what she tells couples to do to heal and move forward, Sabrina said the following:

- The affair **MUST** end;
- The couple should attend counseling;
- The relationship should be completely open (NO SECRETS!); and
- Remember that the healing process is a long process.

Suggested Reading: *After the Affair* by Janis Spring

Let's Think Bigger Picture

Lita Staskey, MBA

In these hard economic times, our workforce is being required to do more with less. This push may create a lot of change in the process/procedure of your everyday duties, but it's important to understand that change may be necessary to paint the organizations "bigger picture". Understanding your role and providing feedback to your Manager/Supervisor is a great way of making improvements to the changed processes. Communication may include providing suggestions for alternate ways of completing tasks, identifying cost savings plans, reporting co-workers who seem to be "burnt out", or identifying methods to improve efficiency.

Education, Support & Upcoming Events

Stay aware and assess your health

Free online screening tools available at

www.mybonsecours.com

"It's all about eating right"

Understand the effects your diet has on your health

www.eatright.org

Bon Secours Sponsored events

Check out the latest events that are sponsored by Bon Secours by going to www.bshr.com and clicking the news and events tab

Always Helpful!

Want to Quit Smoking?

www.smokefreevirginia.org is a free government funded website that provides education, resources and updated smoke cessation product offers.

Alcoholics Anonymous (AA)

Local support groups can be found on the Virginia AA website at

<http://www.aavirginia.org/hp/meetings/waw.asp?search=true>



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