

Getting Help for Post-Holiday Financial Stress



You knew the bills from holiday spending would eventually arrive, and now they are here. One out of five families go into debt during the holidays, but has debt grown over the years with your inability to get a handle on it? Consider using a consumer credit counseling agency for help. Wait! Suspend all preconceived notions about consumer credit counseling agencies. They won't scold you, fuss, or tell you only things

you already know. They have tips, resources, knowledge, relationships with creditors, credibility to help you communicate with debtors, counseling, education, and budgeting tools that will excite you about the future again and give you the relief you've only dreamed about until now. Ask your EAP about local resources, or visit the nearest credit counseling agency location online.

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Avoid “Procrastination with Awareness”

Have you started on your 2022 goal(s)? Or are you procrastinating with the best of intentions? Procrastination has many cousins. They all lead to having your motivation fizzle out. Waiting for the right time to start, still getting prepared, waiting until after the next holiday, or trying to get everything in order and just right—this procrastination “with awareness” requires its own intervention. If you are waiting for just the “right moment,” it's arrived! Take an action step today.

Facing an Anniversary of a Traumatic Event

Do you experience anxiety, depression, or sadness during the anniversary of a personal loss or traumatic event? This is an “anniversary effect” around the date or season when a loved one passed, an assault occurred, or an accident happened. Local or national tragedies may also prompt anniversary effects. As an employee, you may find it challenging to work or you may lack the motivation to complete your assignments during such a time. If you experience a difficult time when a painful anniversary comes around, ease your emotional distress with an action plan: 1) Don't deny or ignore the upcoming date of the event in an attempt to suppress a reaction to it. 2) Identify relationships that feel supportive, and plan to socialize with these people during this time. 3) Consider engaging in a symbolic gesture of healing—for example, planting a tree or adding a special plant to a garden—if a significant personal loss, like that of a loved one, occurred. 4) Avoid news stories during the anniversary period that can prompt unnecessary flashbacks or feelings of reliving the event or incident. 5) Take care of yourself. Make healthful decisions, and do some self-nurturing during the period of the anniversary to help you ensure a proper diet, sleep and rest, stress management, and leisure time. 6) Visit your EAP for guidance on implementing any of these tips, self-care strategies, and other support you might need.

When Worry Wakes You Up

Anxiety and stress are different things, but people often are confused about their meanings. Both can contribute to wakefulness at night, night sweats, and nervousness as well as sleepiness during the day. Both can also affect the part of the brain responsible for our fight-or-flight response. While examples of stress might be driving to work in the rain, arriving late for a presentation, and forgetting a thumb drive you need for the presentation, anxiety is a true mental health disorder that fuels nervousness, worry, and apprehension. Are you one of the 40 million people who suffer from anxiety, or is stress the culprit? Talk to a medical, mental health, or employee assistance professional to discover the right intervention and get relief.