



## Debt, Savings or Money Woes Got You Down?



Most Americans worry about personal finances. Three out of five say money stress affects their ability to focus at work and money issues can lead to family and relationship conflict. Financial anxiety often triggers a domino effect: People who have high financial stress are more likely to struggle with depression, anxiety and health problems.

**What's causing all this financial stress?** Retirement savings is a big concern; unexpected healthcare costs and financing health crises comes in a close second. Other concerns include educational costs, housing costs and debt.

**Your EAP has many resources to help.** You have access to Certified Financial Coaching for help with budgeting, credit, debt and money management issues. Because our Coaches are also Counselors, they can help with stress, family problems and other issues that often accompany financial problems. **The Coaching Benefit includes more than 200 Personal Finance and Investing courses available online 24/7.**

Other financial services include: access to credit counseling and financial consultation services with CPAs and Certified Financial Planners; internet-based services such as financial calculators, budget templates, articles and trainings.

## Smart Thinking About Drinking

One in every 12 adults, or 17.6 million people, suffer from alcohol use disorder or alcohol dependence. If you think you or a loved one might be in that number, ask yourself these questions - does alcohol ever:

- Interfere with or disrupt your ordinary life: work, family or relationships?
- Have a negative effect on your physical, mental or emotional health?
- Pose a safety, health or financial risk?
- Cause anxiety, discomfort, irritability or illness when stopped?
- Result in arguments?

If you answer yes to a few of these questions, it may be time to seek help. Members of ESI's EAP can login to take confidential self-assessments and get information on substance abuse and problem drinking at [www.theEAP.com/Educators-EAP](http://www.theEAP.com/Educators-EAP). **Counselors are available at our toll-free member number 24/7/365, too - 800.252.4555.**

## Sandwich Generation

Many of us in our 40s, 50s and 60s are still caring for teens while our parents – who are 70 and beyond – may be becoming more dependent on us, thereby “sandwiching” us between two competing sets of responsibilities. The stress of these situations can become overwhelming, particularly for employees who need to maintain productivity and high performance in spite of the demands they are constantly addressing. Caring for multiple generations is emotionally draining. Don't hesitate to reach out to your EAP for support, ideas and solutions. **Counselors are available 24/7 to discuss your situation confidentially.**

Access the Caregiving Benefit for zip code specific listings of important services for the elderly in your area: Adult daycare centers • Assisted living facilities • Convalescent Homes • Hospices • Independent Housing • In-home medical services • In-home services • Geriatric care facilities • Medical Alert Systems • Senior centers • Geriatric care managers • Nursing homes • Independent Housing. You can find these resources at [www.theEAP.com/Educators-EAP](http://www.theEAP.com/Educators-EAP). Simply click on the **Caregiver Resources** tile once you've logged in with your username and password.

## Budget Booster

Your Lifestyle Benefits offer discounts to various health and wellness services including Nutrisystem, LA Fitness, Jenny Craig, Healthtrax Fitness & Wellness Center, Apex Nutrition - simply login to [www.theEAP.com/Educators-EAP](http://www.theEAP.com/Educators-EAP). Plus, you have telephonic access to Wellness Coaches for nutrition, fitness, stress and smoking cessation. Give us a call to learn more.



Caregiver Resources