

CLAREMONT EAP IMPACT

July 2011 - September 2011

Employee Newsletter

DID YOU KNOW?

- Free "Simple Will" Kits are available from Claremont EAP
- A free credit report is available once per year
- Claremont EAP provides legal referrals for family law, consumer issues, traffic violations, and personal injury
- Referrals are available for child care, adult/eldercare, adoption assistance, school/college selection, convenience and wellness services

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Don't Let Anxiety Control Your Life

Anxiety is familiar to everyone due to the many stresses and complexities of modern life. But about 25 percent of U.S. adults have a serious problem with anxiety at some time in their lives.



"Unlike fear, which is usually directed toward a concrete thing or event, such as a snarling dog or not meeting a deadline, anxiety is often nonspecific and can be brought on by worrying about the future, your finances or your health, in general," says Edmund Bourne, Ph.D., author of *Coping With Anxiety*. "Anxiety can appear in different forms and at different levels of intensity, and can range in severity from a mere twinge of uneasiness to a full-blown panic attack."

The causes of anxiety are varied and include upsets in brain chemistry, heredity, childhood trauma, abuse, chronic stress, loss of a loved one and drug and alcohol abuse, to name a few.

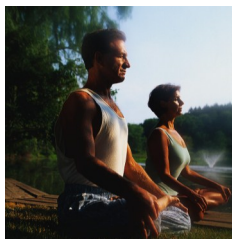
"While it can be helpful to identify possible causes of anxiety and address them, you don't need to know why you feel anxious to be helped by practicing coping strategies," says Dr. Bourne.

Coping strategies

The following practices are helpful for anyone with anxiety and may be all that's needed if your anxiety level is mild and not disrupting your life.

People with more severe anxiety, including anyone dealing with panic or post-traumatic stress disorder, will still find the exercises helpful but also may need therapy and medication.

These exercises can be done singly or in any combination:



Take calming breaths

This exercise quickly interrupts the momentum of anxiety symptoms. Breathing from your abdomen, inhale through your nose slowly to a count of five. Pause and hold your breath to a count of five. Exhale slowly to a count of five. Take two normal breaths, then repeat the cycle for three to five minutes.

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Don't Let Anxiety Control Your Life *(Continued from page 1)*

Stop magnifying problems

Exaggerating problems by making them seem bigger and more serious than they are can lead to anxiety. To combat this way of thinking, stop using words such as terrible, awful or horrendous in relation to events or situations in your life. Instead of saying to yourself, "It's unbearable," or "I can't stand it," try saying, "I can cope" and "I can deal with and survive this."

Stop worrisome thoughts

Use this strategy if you find yourself stuck in a spiral of worrisome thoughts that won't go away. "If you're alone and want to halt a chain of anxious thoughts, shout in a loud and forceful manner, 'Stop!' or 'Stop it!'" says Dr. Bourne. "If you're with other people, shout internally as you visualize a large stop sign." Every time the worrisome thoughts return, repeat the spoken or internal command to yourself.

Shift your point of view

When anxiety or worry about an actual or possible problem is getting the best of you, try thinking about the situation in the following ways:

- Tell yourself you can lighten up about it.
- Affirm "this too shall pass."

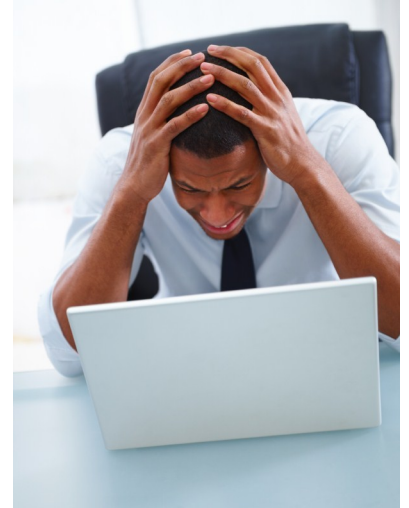
Realize it's not likely to be as bad as your worst thoughts about it.

Combat negative self-talk

Positive affirmations can help you cope with anxiety in the moment and over the long-term by helping you change long-standing beliefs, which tend to enable anxiety. To make your thoughts more constructive and supportive, replace or refute each negative statement illustrated below in italics with the one that follows it.

For example, replace "This is unbearable" with "I can learn to cope with this." Or, replace "What if this goes on without stopping?" with "I'll deal with this one day at a time."

"Resisting or fighting anxiety is likely to make it worse," says Dr. Bourne. "A more constructive approach is to cultivate an attitude that says, 'OK, here it is again. I can handle this. I've done it before.' In most cases, anxiety peaks and begins to subside in a few minutes. It will pass more quickly if you practice coping strategies regularly when you start to feel anxious."



Balancing Your Two Lives (Home and Work)

Among the essential ingredients of a balanced life are meaningful activity, physical and mental health, satisfying relationships and peace of mind. To achieve that balance, you must successfully juggle the demands of your work, personal life, family and relationships.

"If you're spending too much time working, and your personal time disappears, it's likely you'll become exhausted, stressed and irritable," says Bee Epstein-Shepherd, Ph.D., a psychologist in Carmel, Calif. "Each of us has an average of 112 waking hours a week in which to satisfy all of our responsibilities. The more successful we are at completing our work and taking time for ourselves on a regular basis, the more often we'll feel satisfied and in control of our lives."

Professional balance

Dr. Epstein-Shepherd says you should do three things every morning to start your workday with a sense of balance and purpose:

- Eat breakfast.
- List your daily goals.
- Determine your top priorities to plan your day.

"When setting your goals for the day, ask yourself, 'If only one thing could be done today, which activity would it be?' The answer should be your top priority," she says. "To build your list, ask yourself, 'If only one more thing could be done today, what should it be?' It's best to prioritize your list according to importance, not how easily a task can be completed."

You may find you feel out of balance when your workspace is disorganized. The following organizing system can make it easier for you to find things you need when you need them:

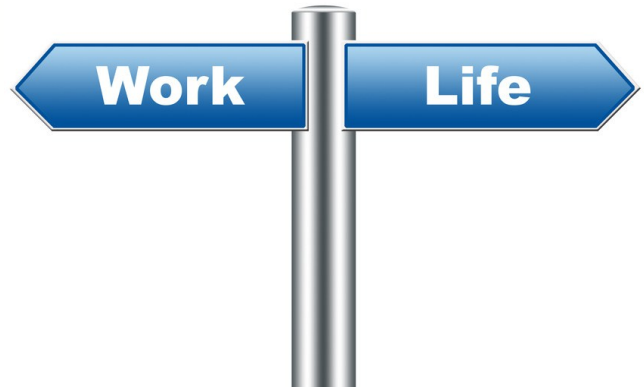
Arrange a specific place for files and tools and put them back after you use them.

Don't use your desktop for storage. It should hold only those items you use every day.

Create a workable filing system to avoid paperwork pileup.

Use color coding. It makes any item easier to find.

Don't save everything you think you might need someday. Clutter makes it more difficult to find what you really need.



During the last 10 minutes of every workday, make a list of what you have accomplished. "Give yourself credit for what you get done each day, and you'll go home with a sense of completion instead of frustration about what you didn't get done," Dr. Epstein-Shepherd says.

Then, outline what you need to tackle tomorrow.

Finally, make a list of the work-related problems you could be taking home. "Then tear up the list and throw it away to rid your mind of unfinished business and worries," she says. "Doing so will help you make a clean transition to your personal and home life."

Personal balance

The greatest challenge for many of us is to carve out time for ourselves despite the unceasing demands of work, family and relationships. "But it's imperative you make time for rest and relaxation," Dr. Epstein-Shepherd says.

Begin by setting aside the equivalent of an hour a day in which you do things you want to do. You can schedule that hour before or after work. Treat these appointments with yourself with as much respect as you would a meeting with a client or supervisor. Studies have found that people who take time for physical and mental rejuvenation accomplish more and are happier than those who don't take the time.

Creative people often get their best ideas while taking a walk, gardening or taking part in activities not related to work. "People who use their evenings, weekends and vacations for personal rejuvenation are more energetic and productive at work and play because they're living a life that is in balance," Dr. Epstein-Shepherd says.

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Financial Aid

Financial aid is a broad term that covers financial help through the college your child attends. Financial aid includes merit and needs-based scholarships and grants, as well as work study. However, loans are the most common form of financial aid today. There are federally guaranteed, private college-sponsored loan programs.

How Much Aid Can I Get?

That depends on your assets, income, how many children you have simultaneously in college, and other factors. In general, schools expect parents to contribute a maximum of 5.64 percent of assets and income. Schools tend to exclude family assets and income from the calculation if they are low.

Students are expected to contribute 35 percent of their assets and 50 percent of their income, though some schools are beginning to reduce the student's commitment to that of the parent. Financial aid is designed to make up the difference between what the family can afford and the cost of the school.

Even families with relatively high income should consider applying for financial aid. They may qualify for low-interest loans or merit scholarships.



Borrowing Options

Students may qualify for federally backed Stafford or Perkins loan programs. Other loan options are available to parents:

- Federal PLUS Loan
- Private College Loans
- Home-equity Loan
- Cash-value Life Insurance
- Some Retirement Accounts

Many planners discourage borrowing from retirement plans because you are taking away from your priority retirement efforts, and there is the risk of income taxes and penalties if you don't repay on time. Also, the income from them may reduce financial aid.

Keep in mind that too much college debt can delay or hurt other family financial goals, such as retirement, or saddle the graduating student with debt that might alter plans or career options.

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CLAREMONT EAP

Claremont distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance.

You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

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