

# Employee Advisory Service Newsletter

November 2016

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STATE OF NEW JERSEY  
CIVIL SERVICE COMMISSION

## Build Personal Financial Security



If you want to achieve financial security, consider an emergency fund your safety net. Generally, an emergency savings account is the first savings goal a family should have. While establishing an emergency fund can feel stressful or overwhelming, once you have an adequate amount tucked away in savings, you will have peace of mind knowing your safety net is in place.

### ***Why do you need an emergency fund?***

An emergency fund is a savings cushion available to you in the case of a financial emergency. There are many situations where you may need to rely on your emergency fund, including job loss or other reduction of income, health emergencies, automobile repair, and home repairs. If any of these financial emergencies happen to you, an emergency fund can keep you from falling into debt.

### ***Save three to six months' worth of living expenses***

To save for an emergency fund, you should know how much money you'll need. Most financial experts recommend that you save about three to six months' worth of living expenses. If you have a job that is less stable, are self-employed, or feel that you may need to use your emergency fund sooner rather than later, consider saving a larger amount. As your income grows, add to the account so that you always have six months of living expenses set aside.

### ***Choose the right savings account***

Emergency funds should be saved in a low-risk, short-term account. While it may be tempting to put these funds in a high-yield financial vehicle, keeping your funds in a low-risk account will ensure that your money is easy to access in a financial emergency. However, don't keep the funds in your standard savings account or checking account. Not only will that make them too accessible, you'll also earn a low interest rate. Money market funds are great for emergency funds because they are low risk and earn a higher yield than a regular savings account.

### ***Make your emergency fund your top priority***

Once you have a goal, it's time to start saving. For many, saving for an emergency fund should be a top financial goal, even above retirement and college savings. Determine how much money you have to set aside each month, and if your money market account allows it, set up an automatic periodic investment monthly so that you won't forget to transfer the money to your emergency fund.

Once you have your emergency fund established, don't touch it except for true financial emergencies. Remember that this money isn't for vacations, large purchases, or other "wants". If you do need to use the emergency fund, start a new savings plan to replenish it as soon as you get back on your feet.

### **About Money Management International**

*Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).*

# Drive-Thru Eating Driving You Crazy?



Are you driving through fast-food windows, mindlessly eating while you work, or munching while driving?

You may be out of touch with your eating, and then it's easy to overeat, said Dr. Jenny Conviser, an expert in the treatment of eating disorders.

You can establish mindful eating patterns. She offers this advice:

- **Carve out time for meals.** Don't get a lunch break? Fight for one, even if it's 15 minutes. Research suggests that our brains don't even fully register the things we're eating while doing something else.
- **Eat sitting down.** If you're going to eat at the refrigerator, pull up a chair! If you commit to eating only while sitting down (at a table no less!), You are less likely to mindlessly munch. And eat without distractions, like the TV or computer, so you can fully experience what you are eating.
- **Learn what "hungry" feels like.** Ask yourself if you really are hungry before you eat, or are you eating due to the time of day, habit, or to cope with stress? If you are hungry, allow yourself to eat and plan for healthy snacks during your day. Driving yourself to extreme hunger by skipping meals or not allowing yourself to snack can result in unhealthy binges.
- **Notice each sensation.** Next time you sit down to eat something, take a moment to notice the shape, the color, the size. Bring the food to your nose and inhale the aroma. When you take a bite, notice how the texture feels on your tongue, and chew fully before swallowing. Take a moment before taking another bite. Sure, this takes a few extra minutes, but you get to experience food as it's meant to be—a full sensory experience.
- **Check in with yourself.** Try stopping for a break midway through your meal for a few minutes. Are you still really hungry? If so, keep eating, and check in again after a few more bites. If not, maybe it's time to stop and save the rest for later.

Health-e headlines™

## Ear This.

Turning the volume up too high on your headphones can damage the coating of nerve cells, leading to temporary deafness, say scientists from the University of Leicester. Earphones or headphones on personal music players can reach noise levels similar to those of jet engines.

Health-e headlines™

## When To Brush Your Teeth

Consuming acidic foods and beverages, such as sports and energy drinks, citrus fruits, wine, and tomatoes, can erode tooth enamel.

You should rinse your mouth with water after consuming acidic foods and beverages and wait at least 30 minutes before brushing your pearly whites!

Health-e headlines™

## Take a Free Mental Health Screening

Stressed? Take a free anonymous mental health screening at:

<http://screening.mentalhealthscreening.org/NJEAS>

If you are struggling with stress or just want some practical advice on health or the mind-body connection, contact the EAS.



# Keeping Holiday Stress at Bay

Some people look forward to the holidays all year, while others see the holiday season approaching and are overcome by a sense of dread. Will life become so hectic that I can't enjoy the holidays? How will I buy what I need to buy and not overspend again this year? How will I ever get everything done that I need to do? How many pounds will I gain this year? Will the family get along? The list could go on and on, but all these questions, if left unaddressed, lead to the same thing...stress! Try these tips for managing the stress that seems to be built into the holiday season.

## **Set priorities.**

People tend to get wrapped up in trying to create perfection at this time of the year. Set reasonable goals for what you will do to celebrate. Decide in advance what is most important to you and your family, and focus your celebrations around those things. Try to avoid replicating everything your parents did when you were young. Hang on to meaningful traditions, but avoid doing something solely because it is what your mom or dad did.

Don't over-schedule! Both you and your kids need downtime to enjoy this special time of the year. Be careful to choose activities based on what you want to do rather than what you think you must do.

## **Make a plan.**

Once you have decided what your priorities are for holiday celebrations, plan how you will organize yourself to get the important work done. Make a calendar and include all important dates on it (the school play, the neighbor's open house, the drive through the neighborhood to enjoy the holiday decorations, and so on). You may even want to schedule time for any shopping, decorating, baking, writing cards, or other holiday traditions that you have decided will be part of your holiday. Carefully plan your menus and do your shopping in an organized fashion, with a list. You will be much less likely to forget important ingredients and eliminate the last minute running that leaves you exhausted and frazzled.

## **Keep expectations realistic.**

It is not your responsibility to be sure that everybody has a perfect holiday, so don't put that demand on yourself. Holiday joy is something that comes from within a person—you cannot create something that is not there.

## **Make a budget and keep it.**

If gift buying is part of your holiday celebration, decide in advance what you can afford to spend this year. Create a list of all the people you will shop for and allocate a portion of your total holiday budget to each person. That is the easy part—the hard part is sticking to the budget you create! Try to think of less expensive gift options—a baking mix, a nicely framed photograph of a shared memory, or the gift of your time. Overspending during the holidays is a major source of stress, so be careful. Remember that all the gifts in the world cannot buy happiness.

## *Upcoming Webinar Reminder*

### **Fall Employee Webinar Series- Managing the Stress of Time and Competing Priorities**

*This seminar is designed to help individuals recognize how personal organization and use of time contribute to stress levels. In addition, the presentation offers a practical approach to prioritizing efforts and maintaining focus on the most important activities in our lives to reduce stress and increase our effectiveness.*

Monday, November 21st  
10:00-11:00 AM

Register here:  
[https://attendee.gotowebinar.com/  
register/2410357465102265090](https://attendee.gotowebinar.com/register/2410357465102265090)

### ***Care for yourself and your family.***

During the holidays, when stress can really take its toll, people tend to neglect doing those things that reduce stress. You may overindulge in food and drink, and leave such things as rest, relaxation, and exercise out of your daily life. Make it a goal to change that this holiday season. Be realistic about the types and amounts of foods you choose. Avoid sugary and fat laden snacks that may give you a quick boost, but will be followed by a drop in energy. Get outside for a brisk walk and take the kids. Think about what is causing your stress, and make a plan to change the pressures you may be putting on yourself. Rest, relax, and reflect on the meaning of the season—peace!

*Source: Workplace Options. (Reviewed 2016). Keeping holiday stress at bay. Raleigh, NC: Author.*

## Good Mood Foods



Colder temps, darker and longer days, and the temptation to eat more and move less. Sound like your winter schedule? Boost your mood with this advice from Highmark, a health care company.

- Focus on nutrient-rich foods. Eating “comfort foods” may help you relax and give you a mood boost, but it’s only temporary. Nutrient-rich foods like fruits, vegetables, whole grains, and lean protein foods provide a consistent and longlasting impact on your health, mood, energy, and alertness.
- Cut back on your fat intake. A high-fat diet can be a real brain and energy drainer. Just say “no” to deep-fried foods and look for foods that contain no more than 3 grams of fat per serving.
- Eat moderate portion sizes and avoid large meals. Have you ever wondered why you feel tired after eating a large meal? During periods of digestion, your blood supply is directed to the digestive tract and away from the brain, which makes you feel tired.
- Eat regular meals. Skipping meals can slow your metabolic rate, and the lower your metabolism, the lower your energy level. Plan regular meals and snacks to keep your metabolic rate and blood sugar levels normal to provide your brain the best means to function and handle stress.
- Remember balance, variety, and moderation. The best strategy for maintaining a good mood, high-energy level, and concentration is to consistently eat a wide variety of foods high in nutritional value.

### **Health-e headlines™**

## Clinician's Corner..

*Monthly Advice from the EAS Clinical Team*

### Managing Expectations/Holiday Stress



This time of year, the behavioral health world usually focuses on ways to manage stress and engage in healthy self-care. Eating healthy, sleeping consistently, getting exercise, and learning to say “no” to avoid a chaotic schedule are some of the crucial staples of a successful holiday season. I realize, though, that there are many of you who already practice these principles and may be looking to add another layer of action to the holiday season to minimize stress and dare I suggest, add enjoyment?

Loving kindness can not only help minimize holiday blues, but can foster a whole new type of satisfaction. Regardless of your religion or spirituality, this time of year is often marked by requests for you to give, donate, and assist those in need. These acts can absolutely be rewarding, but for those of us who are already over-committed, it can be a struggle to try to find more time in the day. In reality, loving kindness can be offered on a relatively small scale, while still leaving you feeling happier and more fulfilled.

The practice of loving kindness is simply that of wishing someone well. It can be difficult to do this during the holiday season with added traffic, crowds, lines, and heightened stress. Instead of judging them and attributing their rude behaviors to who they are at heart, try viewing the situation with compassion. What stressors may this individual be enduring that could lead to them being discourteous? Are there any stressors that you may have in common with this person? Is there a small act you can offer to express loving kindness?

Offering a smile or brief greeting; letting someone in during traffic; thanking someone for letting you in; or offering a stranger a compliment can be positively contagious. Not only will you feel good and want to offer more generosity, but the impact you have on others will potentially motivate them to spread the kindness themselves.

So, if even for one day, try an attitude of kindness, generosity, and good will regardless of the mood and behaviors of those around you.