

Employee Advisory Service Newsletter

October 2016

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STATE OF NEW JERSEY
CIVIL SERVICE COMMISSION

How To: Recover from a Personal Financial Setback



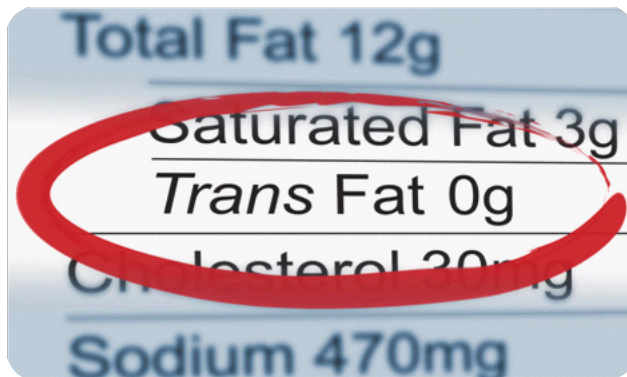
Financial setbacks inevitably happen, and if you find yourself dealing with a layoff, high medical expenses, or another setback, there are some steps you should take to start the road to recovery.

- **Assess Your Personal Situation** - First, assess the situation so that you know exactly what you are dealing with. Is this a one-time setback, or an ongoing issue? Is it temporary or permanent? Know exactly how much money you'll need, and how much you have.
- **Analyze Available Financial Resources** - Determine what resources are available to you, both from your own accounts as well as insurance. If you are facing medical bills, have you made sure everything has been covered appropriately by insurance? If you've been laid off, look into Consolidated Omnibus Budget Reconciliation Act (COBRA) extended health insurance coverage, as well as unemployment insurance. Do you have an emergency fund? If so, this may be the right time to start using it.
- **Set Financial Priorities** - After you know exactly what your situation is and what resources you have available to you, you'll need to set priorities. Go through your budget and determine if there is any opportunity to decrease costs, such as canceling or cutting back on cable.
- **Prioritize** - Know which bills have to be paid immediately, and what things you can prioritize later. Just don't be tempted to go without insurance – this can change a minor setback into a major one very quickly.
- **Create a Personal Financial Plan** - With your spouse, work through your budget and your bills, and decide how you are going to get everything paid. Is there opportunity to earn more or spend less? Know exactly how you'll be spending your money over the next few months, and make a plan to track your progress.
- **Contact Your Creditors** - Finally, if there are some bills you absolutely cannot afford to make minimum payments on, contact your creditors to work through payment options. You should make these phone calls before your bills end up in collections, because once there, your options are limited.

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.

The Skinny on Trans Fat



Saturated or unsaturated? Mono or poly? Good or bad?

Figuring out fats can leave you fried, but there soon may be one less fat to keep straight.

The FDA has taken action to phase out the remaining trans fat in the nation's food supply.

Unlike mono and poly unsaturated fats, which are liquid at room temperature, or saturated fats, which occur naturally in animal products such as butter and meat, trans fat is man-made by adding a hydrogen atom to oil and changing its molecular structure.

Crisco may have been the original product for trans fat—a cheap and inexpensive way to add fat to foods and make them shelf-stable. Now, it can be found in everything from donuts to prepackaged cookie dough to boxed macaroni and cheese to microwave popcorn.

“If it’s easy to make and it’s a convenience food, it may have some trans fat in it,” according to experts at Penn State Hershey Medical Center.

Research has shown that trans fat increases bad cholesterol (LDL) levels and lowers levels of the good cholesterol (HDL) in the body. That can lead to a number of problems, such as hardening of the arteries, heart attack, heart disease, and stroke.

The FDA’s action will remove trans fat from a category of foods known as “Generally Recognized As Safe” and place it in the category of food additive, which could open manufacturers up to liabilities if they don’t find an alternative.

Health-e headlines™

Give Back to the Community

Goodwill, Salvation Army, and Habitat for Humanity are just a few options to consider when donating your household goods. Not all items may be accepted, so check with your local charity if you are planning on donating furniture or any larger items. Many will send a truck if you call them for pickup.

Health-e headlines™

An Apple a Day gets more Apples

You’ve heard you should not grocery shop when you are hungry. But here’s a twist. Have a small healthy snack like a piece of fruit before shopping. Not only will it help decrease hunger, it may also nudge you to select healthier items. Cornell University food researchers, in their study in Psychology & Marketing, found that individuals who ate an apple sample before shopping bought 25% more fruits and vegetables than those who did not eat a sample.

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.

Forget Shouting



While many people try to steer clear of arguments with family members, two Vanderbilt University philosophy professors offer a better solution.

Scott F. Aikin and Robert B. Talisse co-wrote *Why We Argue (and How We Should): A Guide to Political Disagreement*.

The trend to avoid arguments with loved ones has more to do with how bad we are at arguing than how strong our beliefs are, according to Aikin. “The better solution would be to improve our skill at making arguments in ways that allow for better, more reasoned exchange.”

Aikin and Talisse suggest the following:

- Remember that reasonable and intelligent people disagree about important matters. Keep this in mind even when your relative says something appalling.
- When arguing, be sure to acknowledge your family member’s good points.
- Be prepared to say what it would take for you to change your mind. Consider what evidence would make your view wrong.
- Know the weak points about your view. Be able to articulate what the best arguments against your view are.

“Acknowledging the opposition’s good points and seeing troubles for your own side are too often taken to be a sign of weakness,” Aikin said. “But it’s that attitude that actually makes us bad at argument and makes argumentative exchange so unpleasant and dogmatic. Instead, these habits make exchanges more reasonable and productive.”

Health-e headlines™

Upcoming Webinar Reminders

Getting to Know Your Employee Advisory Service

October Orientation Webinar:
Learn more about the new services provided to you and your family through EAS

Wednesday, October 12th
10:00 – 10:30 AM

Register here:
<https://attendee.gotowebinar.com/register/6044930589065460228>

Fall Employee Webinar Series- *Finding Balance in a Fast-Paced World*

This timely presentation is designed to help individuals gain valuable insight into the emotional and physical problems that can occur when we let our lives get out of balance. The session also covers several practical strategies that employees can utilize to restore balance and live happier, healthier and more productive lives.

Wednesday, October 19th
10:00-11:00 AM

Register here:
<https://attendee.gotowebinar.com/register/7002404006230815745>

Clinician's Corner..

Monthly Advice from the EAS Clinical Team

Negotiating Change



It is common for us to take advantage of routines, not realizing how much comfort and stability they provide us with, until they undergo a change. Be it on a small or large scale, changes in our personal or professional lives can lead to resistance, a desire for going back to the “old way,” and increased stress. So, whether you can see a change on the horizon, or if a change inevitably comes about out of the blue, you may want to try some of the following strategies to make any transition as smooth as possible.

Monitor Your Thinking: Without knowing it, your worries about an upcoming change may be muddying the waters of your thoughts. Take a few moments each day to actually listen to what your mind is telling you about the change. Are you only focused on potential negatives of the new routine? Is your mind trying to trick you into thinking that you can't handle this change? Hear these thoughts, and attempt to provide yourself with facts to combat the negatives (i.e., Are there any potential positives this change may bring? Even though it may have been stressful, have you been able to make it through changes in the past?)

Don't Resist: People who end up having the highest levels of stress are not just those who are over-thinking the change, but those who are avoiding thinking about it. Ignorance is only bliss in the short term, but often is quietly piling up until we feel as if we are emotionally ready to burst. Schedule worry time during your day (but avoid doing this right before bed). Take a moment to run over your concrete concerns or problems that this change will bring about. Write them down, and then close your notepad and make a commitment to limiting your stress to your scheduled worry time. Worrying all of the time decreases our productivity in other areas, and tends to make our problems turn into fears and excessive worry.

Change Your Routine: When one aspect of your life is changing, it can be very helpful to stick to routines in other aspects of your life. However, you may need to make a little space for self-care. Off the top of your head, who are three of the most positive people in your life, or what are three of the activities that you find most relaxing or fun? Try dropping a few hours of television or social media during the week and replace them with the most positive people or pleasant leisure activities. This can help create a better sense of well-being and balance.