

# CLAREMONT EAP *Your trusted resource*

EMPLOYEE  
NEWSLETTER

# IMPACT

October - December 2019

## Managing Back-to-School Stress



Getting a new school year off to a good start can influence your child's attitude, confidence and performance both socially and academically. Your family's transition from summer to the fall school schedule can be stressful. Even children who are eager to return must adjust to the greater levels of activity, structure, and for some, pressures associated with school life.

As a parent, you can help your child manage the increased pace of life by planning ahead, being realistic and maintaining a positive attitude. Here are a few tips to help ease the transition and promote a successful school experience.

### Parent Tips for Getting Through the First Few Weeks

- **Clear your own schedule.** If possible, postpone business trips, volunteer meetings and extra projects so you can be free to help your child acclimate to the school routine.
- **Set alarm clocks early.** Praise your child for prompt response to morning schedules and bus pickups. Make sure your child has plenty of time to get up, eat breakfast and get to school.
- **Review your child's schoolbooks.** Talk about what your child will be learning during the year. Share your enthusiasm for the subjects and your confidence in your child's ability to master the content.
- **Meet your child's teacher(s).** Be sure to attend back-to-school night and introduce yourself to the teachers. Find out how they like to communicate with parents (e.g., through notes, e-mail, or phone calls). Convey a sincere desire to partner with your children's teachers to enhance your child's learning experience.

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## Be Happier

The Claremont Positivity Center is an online resource that incorporates Positive Psychology and mindfulness self-help techniques to improve employee well-being in the workplace and beyond.

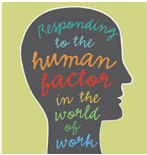
[Visit the Positivity Center](#)



Positivity  
Center

Claremont EAP 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.

For confidential help, call:  
**800-834-3773**  
or visit:  
[claremonteap.com](http://claremonteap.com)



## Do You Need a Mid-Career Tune-Up?

In today's highly competitive workplace, you have more responsibility for your own continuous improvement and professional development.

"Although your boss may want to be helpful, he or she may be facing similar challenges and concerns that you're confronting," says Rosemary Salmon, coauthor of *The Mid-Career Tune-Up*. "To survive and succeed in this dynamic atmosphere, employees must develop new work habits and discover new ways to apply traditional skills."

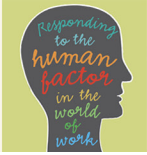
Ms. Salmon offers the following suggestions for a mid-career tune-up.

- **Do what your company pays you to do.** More than ever before, the challenge is to determine exactly what your company pays you to do, understand your work goals, then achieve them. Make sure you don't waste your time on activities that may no longer contribute to or support what your company is trying to accomplish.
- **Sharpen your communication skills to enhance your reputation.** To do so, keep track of the best way to communicate with your manager, coworkers, customers, suppliers and other key people you interact with regularly. Evaluate what has worked in the past and try to replicate these successful practices.

- **Develop productive relationships with the right people.** One way to ensure success is to build relationships with the right people -- key individuals who can help you the most and who depend on you for their success.
- **Take charge of your job; fix your own problems.** Many employers view problem-solving and decision-making as key skills that separate the more talented employees from those who would rather wait for someone else to tell them what to do. "By solving your problems, you send the message you're accountable, involved and committed to making things right," says Ms. Salmon.
- **Learn to accept uncertainty and adapt to change.** Understanding, accepting and being receptive to change and uncertainty in the workplace will help you become more comfortable finding out what's going on and why. In times of rapid change, you'll need to be able to move quickly, to anticipate where the next change may come from and be flexible enough to change directions and try new approaches.
- **Stay current and manage your own career.** You can accomplish this by staying up-to-date on technology, industry trends, customer needs and any other factors important to your personal and professional self-development. Upgrade your knowledge and skills in ways that are consistent with your own future interests and career development.
- **Take responsibility for your job performance and morale.** "The more you take responsibility for your own actions and your own morale, the more you'll be able to apply your talents to tasks that will help you succeed," says Ms. Salmon.

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For confidential help, call: **800-834-3773**  
or visit [claremonteap.com](http://claremonteap.com)



## 7 Shrewd Spending Habits to Get You Where You Want to Go in Life

It's not easy being a smart spender in a world where consumers are constantly goaded to buy now and worry about the consequences of their purchase decisions later. But according to personal financial experts, good things come to those who practice wise spending habits.

"If you want to be able to do things like buy a home or a car, take a trip or even start a business, smart spending is the only way to get there," said Jude Boudreaux, CFP®, founder of Upperline Financial in New Orleans, La. "On the other hand, if you're not smart about what you're spending, you are going to limit your future choices. You may have less to spend on the things you really want, and you may even have to work longer before retirement."

Smart spending gives a person the best chance of living life on their own terms, fulfilling their dreams and avoiding financial hardship. The alternative, as enticing as it might seem at the moment, is sure to invite financial problems, from a heavy debt burden and depleted bank account to a later, and less comfortable, retirement.

Being a smart spender doesn't mean being overly frugal or denying yourself things you really want or need. Nor does it necessarily mean spending less. Rather, said Boudreaux, it's a matter of prioritizing — choosing to spend your hard-earned dollars on things that will help you fulfill your life goals and aspirations. Would the money you spend on restaurant meals be better put toward a trip or a graduate degree, for example?

Try applying these seven suggestions to your own situation and you'll be on your way to a fulfilling and financially stable future:

- 1 Track your spending.** Whether with a pad and pencil or computer software, start keeping records of exactly what you're spending money on, from necessities to discretionary items.
- 2 Commit to following a plan.** A spending strategy that, based on your income, specifies how you'll use your money, preferably on a weekly instead of monthly basis. The Financial Planning Association's website includes several resources to help consumers develop a spending plan.
- 3 Set goals that are realistic.** Having goals in mind, such as buying a home or saving for an exotic vacation, can provide the motivation to stick to a spending plan. But be sure those goals aren't too aggressive. Set modest savings targets to start, then adjust them over time.
- 4 Use cash instead of plastic.** Doing so not only limits your debt burden, it helps you resist the temptation to spend money you don't have, asserts Boudreaux. "I'm a big believer in using cash whenever you can because it helps crystallize the decisions you make and the priorities you have about money. It's a great scorecard."
- 5 Resist temptation.** The compulsion to buy an item you don't necessarily need can be strong. To resist the urge, remind yourself of the big picture — how your choices will impact meeting your long-term goals, the guilt you may feel later about an impulse purchase, etc. Also, avoid places and situations where you're likely to spend money unwisely, Boudreaux suggests.
- 6 Give yourself room for spontaneity.** Don't get carried away here! Build enough flexibility into your spending plan to accommodate occasional unplanned purchases.
- 7 Lean on someone for support.** Couples may find it much easier to practice smart spending habits and resist temptation if they both buy into the program. Given their personal finance expertise, financial planners can provide singles and couples alike with valuable advice, guidance and support. Call Claremont EAP at 800-834-3773 to access your free financial consultations.

*Financial Planning Association (FPA) ©2019*

Claremont EAP can help with all of these choices!

Call: **800-834-3773**

or visit **claremonteap.com**