



EAP: In Focus

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Newsletter of your Employee
Assistance Program

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SOUTHWEST FLORIDA EMPLOYEE ASSISTANCE PROGRAMS



What can the EAP do for you?

- Confidential assistance to help you solve personal problems
- Free to all employees and their families
- Links to local agencies for other assistance
- 24/7 phone access to a professional counselor
- Help you resolve issues such as:

Marital

Family

Stress

Financial

Legal

Anxiety

Depression

Etc...

- Just call

1-800-226-7930

Doing more of what Works

Here is a tip to use the next time a problem rears its ugly head—again—try doing more of what works.

For example, say you and your spouse tend to argue about money on payday. But some paydays, you don't argue because you talked about how much money you had to set aside for bills that were due a day or two before payday. This usually happens when big or unusual bills are coming due. See the pattern? When you talk about money on payday, you tend to argue. But if you talk about it before payday, you don't. So before your next payday, even if there are no unusual expenses, sit down with your spouse and talk. Keep doing more of what works!

Another example: you and a co-worker have the same monthly deadline. Because of your co-workers poor planning, however, you find yourself doing most of the work, even your co-workers part, a few days before the deadline. But it hasn't always been this way. Months ago, you & your co-worker met each week to discuss your progress, and you tended to avoid the last minute rush. Because you are both more comfortable in the process now, and have other responsibilities to deal

with, you have stopped meeting, thinking you both had things under control, and didn't have the time for meeting. Doesn't seem to be working too well now, does it. See the pattern? Start meeting again each week, if only for a few moments, and do more of what works!

When is the problem not a problem?

A final example: your child's grades are falling, and upon investigation you discover he is not turning in his home-

work. At the start of the school year, you queried him each day about his homework when he got home, and again in the morning before he went to school. In the busyness of daily life, you have not been asking him about his homework. See the pattern? Start asking again, and do more of what works.

To find what works for you, ask yourself "When is this problem not a problem?" Once you've found the pattern, you've found the solution!

"QUOTATION" CORNER

It's nice to be important, but it's more important to be nice.

John Cassis

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- *Just a phone call away*
- *Free, includes family*
- *Available 24/7*
- *Confidential assistance*



CHECK THESE OUT!!

WWW = WEB PAGES

WORTH

WATCHING



More information on Credit Cards

This site has information on how to manage your credit cards wisely

http://www.forbes.com/2005/12/19/creditcards-visa-mastercard-cx_sr_1226credit.html

Solution Focused Therapy

A brief explanation of how focusing on solutions is helpful

http://www.sfbta.org/about_sfbt.html

Give Yourself Credit

Often people are advised to stay away from credit cards, as many people have fallen into difficulty controlling their spending, and handling the resulting debt burden they accumulate. If you have trouble with impulse control, or have a tendency to live above your means, then steering clear of credit cards is probably good advice. But credit cards can be a good tool if used correctly.

You can increase your credit score by the wise use of credit cards. Use them wisely, and pay them off as quickly as possible. Keeping a low balance also helps your credit score.

There are many cards that offer cash rebates (I love getting paid to spend money!) airline miles, free gas or other special perks. You certainly can take advantage of these offers and get the benefits. **HOWEVER**, if you intend to carry a balance, these cards

often come with a higher interest rate than basic cards, which may eat up all the benefits you accrue. There also may be additional fees that a rewards card may charge you, so look at all the details before charging on these cards.

A credit card can also help protect you



from unauthorized charges over \$50 if you are billed for purchases you did not make.

If you use a credit card to book a vacation, check with the credit card issuer to see if they offer trip cancellation, lost baggage and/or rental car insurance. These can result in significant savings from purchasing the insurance from others.

Some credit cards offer extended warranties on electronics, appliances and other products which may even double the manufacturer's warranty. If you are planning a major purchase, check with your credit card company to see what protection they offer.

Be sure to destroy expired credit cards to protect yourself from identity theft.

If you use your credit cards wisely, they can be powerful tools to build your financial future.