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Your IMPACT Solutions Employee Assistance & Work/Life Program is available to you, your household members, dependents, parents, and parents-in-law 24 hours a day, every day of the year.

Qualified mental health professionals are always ready to help you with everyday life issues like stress, problems with teens, conflicts with co-workers, marital strife and so much more.

To connect with services call:

800-227-6007

Believe In Your New Year's Resolution

There are many reasons for not accomplishing a New Year's resolution, but one you may not fully appreciate is a lack of belief in your ability to be successful. You may *want and hope* to be successful with your goal, but a barely noticeable, negative self-talk script doubting your ability will make your goal elusive. Fight

negative self-talk scripts, which you can assume will creep up on you, by practicing affirmations that inoculate you against them. An affirmation is a positive statement that you declare to be true and that you rehearse frequently in a manner that allows it to sink in. Think of affirmations as "software for your brain." Assertiveness, determination, feeling that success is inevitable, quickly dismissing setbacks, and ignoring others' negativity are critical skills in achieving any goal. A gut belief in your anticipated success, made possible by affirmations, allows these skills to carry you to the finish line.



Family Meals Make for Healthier Kids



There has always been the assumption that family meals are a good thing for everyone, especially kids, but research with 1,492 children conducted by the University of Montreal documented high returns from the practice. Children were studied over a four-year period, starting at age 6. Those who participated in more family meals

had higher levels of general fitness and lower levels of soft drink consumption, less physical aggression, reduced oppositional behavior, fewer incidents of nonaggressive delinquency, and less reactive aggression at age 10. Information was gathered from parents, teachers, and the children themselves on academic achievement, social adjustment, and lifestyle habits.

Exercise and Your Memory



Exercise can improve your memory. Scientists found that six weeks of intense exercise—short bouts of interval training over the course of 20 minutes—produced significant improvements in memory, specifically something called “high-interference memory.”

That’s the type of

memory that allows you to identify your car and distinguish it among others that look just like it and to remember its location. Talk to your doctor about exercise, but now you have another reason to get moving!

Source: www.dailynews.mcmaster.ca [search: “memory exercise”]

Getting Help for Anxiety

If worries feel excessive and out of your control, it’s time to call an EAP or a mental health professional and get relief. Anxiety is a common complaint among employees of all ages, particularly younger workers. You know it’s time to get help if you feel worries consume too much of your waking hours, interfere with sleep, affect your happiness and ability to relax, and perpetuate feelings of general dissatisfaction. Don’t be fooled; disruptive anxiety can still affect you despite your life accomplishments, IQ, smarts, or financial security—even if everything is going great in your life. Feeling you should not be worrying because your life is “just fine” can prevent you from getting help, while you also feel guilty for not being happier. Anxiety is not in your imagination, and resolving it is not about “snapping out of it.”

Functioning Well Under Pressure

Periodically everyone experiences work pressure. When working under pressure, you experience a force (often a deadline) that requires you to accomplish more work at a speed that strains your ability to cope. With a faster-moving economy and downsizing, work pressure is more likely. Therefore, employers view employees who manage pressure well as valuable workers. Managing work pressure is a learned skill. Assuming the quantity of work can’t be reduced, the dominant success strategy for managing work pressure lies in attitude—seeing work pressure as a challenge rather than an inescapable trap. This view of work pressure coincides with the old adage that “stress is between the ears.” Although this may not be completely true, what you think does affect your ability to cope.

Why does it matter? With a positive attitude, your focus changes. You notice task completion and mini successes and fewer painful results of work pressure like drudgery, wear, and exertion. Work pressure becomes more bearable with a positive attitude and less bearable without it. No coping strategy will make you immune to the stress of work pressure, but experimenting with an attitude change as a resilience strategy when you have no other option can make it more bearable to get through another day of work. Learn more: “Performing Under Pressure: The Science of Doing Your Best When It Matters Most.”



Information in IMPACT on Wellness is for general information purposes only and is not intended to replace the counsel or advice of a qualified health professional.

You can contact IMPACT Solutions for professional counseling and guidance 24 hours a day at 800-227-6007.

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IMPACT SOLUTIONS EMPLOYEE ASSISTANCE & WORK/LIFE PROGRAM

Financial Fitness Center



Financial Fitness CHECKUP™



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Saving & Investment

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Forgot your Login? Need help logging in?
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Stress Free.

If you're like most people, it can be hard to make sense of your personal finances. In fact, **77% of Americans** say they are living paycheck to paycheck, experiencing moderate to severe financial stress, and would like to improve their financial well-being.



Simple.

Improving your financial fitness doesn't need to be difficult. **Complete a short 10-minute checkup** to receive your Financial Fitness SCORE™ today.



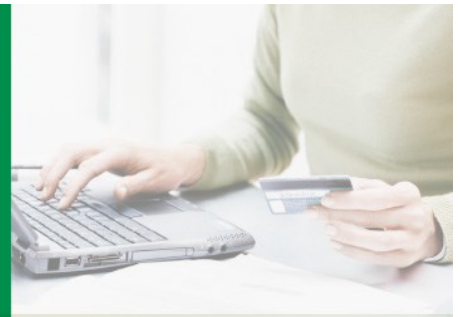
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Financial Services



FEATURES AVAILABLE

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- Student loan education & counseling
- Financial Stress Test
- Housing counseling to assist with mortgage delinquency, foreclosure prevention, home buyer's mortgage, and counseling for renters
- Appointments available by phone, or face-to-face, Monday through Friday



***Did you know...* More than one in four employees (28%) report that issues with personal finances have been a distraction at work?**

If you have questions about a financial issue, speaking with a financial expert can help. IMPACT provides you with FREE financial counseling and coaching on a variety of topics including budgeting, credit reports, housing, bankruptcy, student loans, retirement, and more. We also offer a Financial Fitness Center with over 200 tutorials on personal finance, saving, and investment, as well as a full selection of financial articles, tip sheets, financial calculators, and other tools on our website.

TOLL FREE: **800-227-6007**

WEBSITE: **www.MyImpactSolution.com**

Money Smarts

Whether your credit card balances are soaring, or you and your partner are arguing constantly over nickels and dimes, there are things you can do to relieve financial stress.

- Take a breather: focus on what you have, not on how much you're lacking
- Talk it out: if conflicts with your significant other over money matters are a primary source of stress, talk it over honestly and openly
- Take action: set up a budget, stop taking on new debt, and get help if you need



Monthly Webinar Series

Budgeting Basics: Financial Wellness is Within Reach!

Ever wonder where all your money goes? Are you tired of living paycheck to paycheck? Do you want to take the money fights out of your marriage? Maybe you just have that nagging feeling that you could be handling your finances better. Most of us know what we should be doing – saving more money, spending less on credit – but we don't always know how to implement a plan to move towards financial wellness. A personal monthly budget is the tool that will bring order out of financial chaos.

Watch this webinar any time throughout the month of January when you log in to IMPACT on the Web at www.MyImpactSolution.com. Forgot your login information? Give us a call at 800-227-6007.



Points to Ponder

Did you know you have access to hundreds of financial calculators that can help you with decisions about all aspects of finance, from mortgage refinance to buying versus leasing a car? Why not try one today!

- Home Budget Analysis
- Lunch Savings
- Emergency Savings
- Accelerated Debt Payoff
- Retirement Nest egg

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