



### Get smart this spring!

Spring is a time of new beginnings, renewal and planting seeds for the future. It's the perfect season to tend to your personal growth, too. Why not explore the dozens of new courses we've just added to your online Training Center? While many courses allow you to grow on the job, others help you deal with family challenges and work-life issues. Here's a sampling of popular Personal and Professional Development courses.

**Personal Financial Planning** - Reaching our goals depends on how carefully we formulate and carry out a financial plan. Establish a firm foundation for your future by learning how to budget, establish credit, manage debt and minimize risk. You'll also learn savings and investment concepts.

**Managing Your 401(k)** - Investing in a 401(k) can help ensure a comfortable retirement. Learn how 401(K) plans work, the benefit of deferred taxes and how compound interest works in your favor. Gain the knowledge to invest in and manage your portfolio in ways that will maximize your results.

**Choosing a Childcare Provider** - Make informed choices about where your children spend a large part of their formative years. This course helps you to research and assess your options, offering important considerations in decision making, including policies, credentials, finances and transportation.

**Guardianship Decisions for Elderly Loved Ones** - As our population ages, families must develop a comfort level in caring for the elderly and making important decisions. Gain a working knowledge of care alternatives, decision making tools and available resources for help.



**Applying Emotional Intelligence in the Workplace** - To reach your full potential, personally and professionally, you need emotional intelligence—the set of skills that enables you to manage your own feelings and relate effectively to the feelings of others. This course helps you cultivate your emotional intelligence both on and off the job.

**Overcoming the Loss of a Loved One** - Even with the predictability of death, we're rarely prepared for it. The death of a loved one is painful and life-changing, but there is hope. Learn the stages of grief and bereavement and ways to cope. Get help for yourself and learn how to support loved ones who grieve.

**Intercultural Business Etiquette** - As our personal and work worlds become more multicultural, the ability to adapt to people from other cultures and to communicate effectively on and off the job is an important life skill. Learn how to overcome language barriers, respect different customs and build relationships.

**Best of all...** These and dozens of other work / life courses are free for you and your family members. Simply login to your Member site and click on the Training tab to explore available courses. You can also call us 24/7 for questions or personalized help.