



October 2023 Newsletter

## Plan Early for a Debt-Free Holiday Season!

Too early to be thinking of the holidays? Nope! The key to avoiding debt that can drag you down in the new year is planning early, budgeting, and sticking to your plan. **Here are some tips to keep you out of debt:**

- **Start early! Setting a budget is key.** Determine how much you will spend on gifts, decorations, parties, travel, and other holiday expenses. Plan what you can afford without relying on credit cards or loans.
- **Create a plan.** A list helps you stay organized and prevents impulse buying. Note everything you need to purchase and then research and compare prices to make informed decisions.
- **Consider gift alternatives.** Instead of focusing on costly commercial gifts, consider homemade gifts, practical gifts, special favors, or gifts of time together that will create memories.
- **Use cash or your debit card whenever possible.** This prevents overspending since you're limited to the **money you have on hand**.

- **Avoid playing "cash flow" tricks by bumping regular bills to redirect money to holiday spending.** Find ways to cut back on your monthly discretionary spending instead.
- **Plan holiday meals carefully.** Potluck gatherings where everyone contributes can alleviate the financial burden. Research budget-friendly recipes and shop strategically, taking advantage of sales and coupons.
- **Tap into online tools and apps.** Use apps to track your spending, set financial goals, and get alerts if you're approaching your budget limit.
- **Use your EAP benefits and tools.** Log in to [www.HigherEdEAP.com](http://www.HigherEdEAP.com) and click the **Personal Finance and Education Center** tile for hundreds of tools to help make the best financial choices. Also, check out the **Lifestyle Savings Benefit** for savings on thousands of products and services ranging from clothing to food items and entertainment.

Remember that holidays are about more than material gifts. Focus on experiences, traditions, and spending time with loved ones.

## Your Safety Matters

Domestic violence—also known as "family violence" or Intimate Partner Violence (IPV) -- affects almost 1 in 3 women and 1 in 4 men in their lifetime, yet it's a topic that's often avoided. IPV encompasses physical violence, sexual violence, stalking, aggression, or emotional harm by a current or former partner, regardless of sexual orientation. The pandemic has exacerbated IPV due to isolation, job loss, and stressors. Victims, held back by fear and shame, rarely discuss, or seek help, resulting in hidden danger until severe harm occurs.

If you or someone you care about faces abuse, reach out for help. **In emergencies, dial 911.**



### Don't Forget!

EAP services are available to you and your household members as well as dependent children living away from home, up to age 26.

## ESI EAP's Featured October Webinar

**Master Your Spending** – Each month, you can find a themed webinar and related resources at the top of the member site. Simply log in to [www.HigherEdEAP.com](http://www.HigherEdEAP.com) during October to explore the resources or take the webinar at your convenience.

### More October Events:

- [National Breast Cancer Awareness Month](#)
- [National Bullying Prevention Month](#)
- [Cyber Security Awareness Month](#)
- 10/10 - [World Mental Health Day](#)
- 10/8-10/14 - [Fire Prevention Week](#)
- 10/28 - [National Prescription Drug Take-Back Day](#)



98% Employee Satisfaction Rate

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# STOP VIOLENCE

Your EAP also offers counseling and self-help tools to help you recognize signs, create safety plans, and locate local shelters.

You can also contact the **National Domestic Violence Hotline at 1-800-799-7233 (SAFE) or 1-800-787-3224 (TTY)**. Your safety matters!

## October 8th: Depression Screening Day

A Gallup poll earlier this year said **17.9%** of Americans are being treated for depression, up about 7 percentage points since they began tracking in 2015. Just as you care for your physical health, it's equally important to care for your mental health, but psychological pain often goes unrecognized or untreated. Don't wait to get help if you are in pain. Why not take a free, anonymous assessment on [October 8, Depression Screening Day](#). Also, members of ESI EAP can access depression screening and other health assessments 24/7/365 by logging in at [www.HigherEdEAP.com](http://www.HigherEdEAP.com).

## Learn & Grow with October Training Picks!

Explore our thousands of E-Learning lessons on a wide range of topics – below are just a few suggestions. Search for more by clicking on **“Member Login”** at [www.HigherEdEAP.com](http://www.HigherEdEAP.com). When signed in, click on the comprehensive training library in the **“Training Center.”**

- **Ethics Crash Course | Course ID: SVL\_1028210**

This 33-minute video course covers both personal and organizational ethics. Gain an understanding of what ethics are and how ethics manifest at work.

- **New! Risk Management: Workplace Violence | Course ID: SVL\_1028840**

This 9-minute video course talks about the four types of workplace violence, warning signs, and steps to minimize risk.

- **Stop Bullying in the Workplace (Employee Version): Bullying 101 | Course ID: SVL\_102411**

Learn to identify bullying behaviors, explore the damaging effects of bullying on employees and the larger organization, and understand what you should do if you experience or witness bullying behavior at work in this 8-minute video.

## Learn More!



*Scan the QR code with your device or smart phone to explore more of your employee benefits!*



### How to Scan a QR Code

1. Open the camera app.
2. Select the rear-facing camera in Photo mode.
3. Center the QR code you want to scan on the screen and hold your phone steady for a couple of seconds.
4. Tap the notification that pops up to open the link. (You will need to be connected to the internet to do this.)

## Accessing Your EAP Training Center

1. Go to [www.HigherEdEAP.com](http://www.HigherEdEAP.com) and click **Member Login**.
2. If you've already created an account, log in with your User Name/Password.
3. If it's your first time, click **REGISTER** to create your User Name and Password. **You only need to register once.**
4. Click the **'Training Center'** and then choose **'Comprehensive Training Library'**.
5. In the **Search** bar at the top of the screen, type the course code or search for a topic.
6. Click the course icon, and click the **'Play'** or **'Start'** button to begin.

**To get a certificate:** View the course and take the quiz. Not all courses require a quiz, but if so, you must score at least **80%** for a certificate. To get your certificate, click on the ribbon icon below the right corner of the video. The certificate will download to your computer.



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