January 2024 Newsletter

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.

Minding your Money: A Financial Checklist

How's your financial health for the upcoming year? ESI's financial coaches suggest this checklist to help you keep your money matters in good health.

- **Create a budget and track your spending**. Almost nothing big in life happens without a plan or a roadmap. Yogi Berra says: "If you don't know where you are going, you'll end up someplace else."

- **Build an emergency fund**. Emergencies happen, both large and small. Experts say that one measure of financial resilience is whether people have enough savings to cover three months of expenses if they lost their primary income. If you don't have an emergency fund, start one and add to it monthly.

- **Update beneficiaries**. Check to be sure that you're current on named beneficiaries for your life insurance, retirement plans, and other key financial accounts. Review them annually and whenever you experience a major life event, such as marriage, divorce or birth of a child.

- **Check your credit scores**. AnnualCredit-Report.com is the only site authorized for the free annual credit reports you are entitled to by law. Learn more: How to Get Your Free Annual Credit Reports.

- **Review your insurance coverage**. People often don't think about insurance until there's a problem and then it's often too late. Insurance needs vary with changing life circumstances. Consider an annual review with your insurance agent or financial planner to ensure that you don't have too little or too much coverage.

- **Pay down debt**. Interest on debt takes a big bite out of budgets. Until you pay off debt, try to avoid using your credit cards. Always pay more than the monthly minimum due. If your credit is good, you may qualify for a balance transfer to a card with a low or even no APR. Or talk to a financial or debt counselor about debt consolidation plans.

- **Make progress on long term goals**. Be intentional about saving toward long-term goals, such as home purchasing, tuition, or retirement. Every year, try to increase your monthly savings towards these goals by at least a few dollars a month.

- **Update passwords on financial accounts.** Update passwords on important financial accounts. Consider using two-factor authentication or a password manager to protect critical accounts.

- **Get money smart**. Learn about budgeting, credit, debt, and money management with your EAP's Certified Financial Coaching. Also, tap into thousands of videos, articles, calculators, self-assessments, and online courses to help meet your financial goals. Log in to www.HigherEdEAP.com.

To Your Health!

Doctor Mike Evans answers this question "What is the single best thing we can do for our health?" in a short, compelling video that we posted on our blog: Check it out and share it with loved ones. If you need further inspiration, log in to the Self-Help Resource Center at www.HigherEdEAP.com and click the Wellness Center & Physical Health tile to explore the many resources.

Key January Dates

- **Jan. 1st – New Year's Day**
- **Jan. 15th – Martin Luther King Day**
- **Jan. 23rd – Maternal Health Awareness Day**
- **National Glaucoma Awareness Month**
- **National Mentoring Month**
- **National Blood Donor Month**

January's Featured Webinar

- **Staying Healthy as You Age** - Adopting healthy habits and behaviors will contribute to a productive and meaningful life as you age. Simply log in to www.HigherEdEAP.com during January to take the webinar at your convenience and explore related resources.

Check in next month for a new topic!

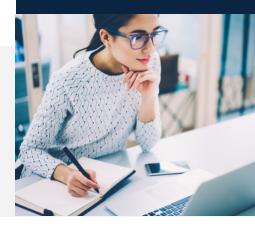# January Training Picks

All get a fresh start on your fresh new year in 2024! Explore thousands of personal and professional development courses. Simply click on **"Member Login"** at www.HigherEdEAP.com, sign in, and click on the comprehensive training library in the **"Training Center."**

- **Mastering Change: The Change Master Toolkit | Course ID:** SVL_102639
  This 7-minute video provides helpful tips for accepting change as a normal condition, understanding how to tackle change, and how to feel more comfortable adapting to change.

- **Being a Great Mentor or Mentee | Course ID:** SVL_102449
  Take this training in one 42-minute video or 6 shorter lessons. It will help mentors and mentees be active participants, understand what drives a good partnership, and be as productive as possible.

- **NEW!** Mental Well-Being: Finding Work-Life Balance | Course ID: SVL_104480
  This 6-minute video offers a simple way to begin finding a healthier work-life equilibrium, as well as several strategies to employ as conditions inevitably change over time.

Learn More!

Accessing Your EAP Training Center

1. Go to **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.

How to Scan a QR Code

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

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.)

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