



October 2025 Newsletter

Money Worries Weighing You Down?

If finances are a struggle right now, you're not alone. A Hartford study found that more than half of respondents live paycheck to paycheck, saw savings shrink last year, and say money stress hurts their productivity. With the holiday season approaching, many families worry about rising costs. Experts point to stubborn inflation and looming tariffs on imported goods as added pressures. Produce, coffee, electronics, toys, clothing, shoes, and appliances are among the items expected to cost more in coming months. Price watchers recommend planning purchases early - many retailers stockpiled inventory for the holiday season in anticipation of increases.

Your EAP has smart online financial tools and resources available to help you cut costs, boost savings, and manage money with less stress:

- **Certified Financial Coaching:** Help for debt management, saving, spending, and creating a budget.
- **Personal Finance and Investing Courses:** Online finance webinars and courses.
- **Tools for Tough Times:** Money-saving ideas and resources to do more with less.
- **Financial Calculators:** Test financial scenarios such as buy vs. rent, debt paydown, investing, loans, and more.
- **Lifestyle Savings Benefits:** Explore discounts, rewards, and perks from your favorite brands.

Explore these and other free tools by logging in at: www.HigherEdEAP.com.

Remember, if money worries affect your mental health, **tap into counseling and coaching** benefits for stress management or dealing with life issues that may be contributing to money problems. **Call 800-252-4555** if you need help!

Get Help from Harm

October is **Domestic Violence Awareness Month**. If you or someone you know is experiencing physical violence, sexual violence, stalking, aggression, or emotional harm by a current or former partner, regardless of sexual orientation, contact the National **Domestic Violence Hotline at 1-800-799-7233 (SAFE) or 1-800-787-3224 (TTY)**. You can also **text "start" to 88788**. **In an emergency, call 911**. Your EAP also offers counseling and self-help tools to help you recognize signs, create safety plans, and find local shelters.

Featured October Webinar

Your Elder Loved One's Desire: Live Independently

This seminar will discuss assessing the needs of elderly loved ones including their physical, mental, environmental, financial, and legal needs, what home services are available, when to seek care outside the home, and how to talk a reluctant loved one about making a change. Learn how to evaluate facilities and how to determine if a loved one is getting proper care. To access this Webinar and related resources, simply log in to HigherEdEAP.com during October.



October is also [National Bullying Prevention Month](#). Bullying is deliberate behavior intended to harm, intimidate, or control someone. It can be physical, verbal, social, or online, and often targets someone seen as less powerful. Bullying damages morale, trust, and well-being. It has no place in a respectful environment. **Call or text 988** for help, or in an **emergency, call 911**.

Quick Cyber Safety Tips

Don't click on links or respond to unexpected texts or emails. If you think the message might be legit, contact the company using a phone number or website you know is real. Don't trust the contact information in the message. Clicking links could allow scammers to install malware. Remember, legitimate businesses and government agencies won't call, email, text, or message you on social media to ask for personal information, like your Social Security or bank account numbers.

October Training Picks

The fall is a great season for growing your skills to set the stage for success. Browse thousands of training topics for personal and professional growth. To get you started, we offer a few suggestions or search for your own themes. Simply click on **"Member Login"** at www.HigherEdEAP.com, sign in, and click on the comprehensive training library in the **"Training Center."**

- **Bullying and Other Disruptive Behavior: For Employees | Course ID: SVL_084254**

This 17-minute video covers workplace bullies and what they do, the effects of workplace bullying, how to handle a workplace bully, and how to defuse other disruptive behaviors.

- **NEW! Safe Driving: Addressing Aggression & Road Rage | Course ID: SVL_1023129**

This 7-minute video addresses aggressive driving and why it happens, how to react to an angry driver, and how to stay calm and collected yourself, so you can always remain safe and logical when behind the wheel.

- **Cyber Fundamentals: End-User Security Tips | Course ID: SVL_1022854**

Get tips for keeping secure passwords, safeguarding data, and steering clear of phishing attempts in this 5-minute video lesson.

Key October Dates

- [Breast Cancer Awareness Month](#)
- [Cybersecurity Awareness Month](#)
- [Down Syndrome Awareness Month](#)
- [Sudden Infant Death Syndrome \(SIDS\) Awareness Month](#)
- [Liver Cancer Awareness Month](#)

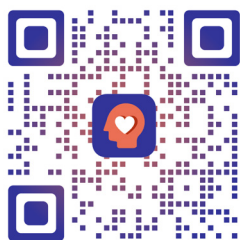
- [10/5-10/11 – Fire Prevention Week](#)
- [10/6-10/12 – Mental Illness Awareness Week](#)
- [10/10 – World Mental Health Day](#)
- [10/16 – International ShakeOut Day](#)
- [10/17-10/23 – Male Breast Cancer Awareness Week](#)

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Employee
Benefits



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Accessing Your EAP Training Center

1. Go to www.HigherEdEAP.com and click the 'Member Login' button.
2. If you've already created an account, log in with your Username/Password.
3. If it's your first time, click **REGISTER** to create your Username 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 download your certificate to your computer, click the ribbon icon below the right corner of the video.

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.)



98% Employee Satisfaction Rate

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