

# EAP MONTHLY UPDATE

## AUGUST 2020

### Welcome to the EAP Monthly Update!

How do you rate your financial well-being? Money worries are a leading cause of stress for many Americans, but there are ways you can improve your financial health. Look this month for tips on taking stock of your financial situation, managing expenses, and creating a budget and savings plan to achieve your short and long-term financial goals. Learn more about financial wellness at [eap.calhr.ca.gov](http://eap.calhr.ca.gov).

#### MONTHLY ARTICLE:

##### Improving Financial Wellness

Getting your financial affairs in order and making good decisions can help lessen concerns about money. Creating a budget gives you a roadmap to follow and helps to keep you on track. Every step you take toward reaching your goals is also a step toward peace of mind. In this article you'll learn tips on how to develop a budget and set realistic fiscal goals alone or with a partner.

Visit [calhr.ca.gov/employees/Pages/eap-articles.aspx](http://calhr.ca.gov/employees/Pages/eap-articles.aspx) to read the article.



#### EAP FEATURED BENEFIT:

##### Financial Services

EAP offers a wealth of online financial articles, guides, calculation tools and other resources. You can also schedule a 60-minute telephone consultation with a financial counselor on topics such as budgeting, debt consolidation, retirement planning, IRS matters, mortgage assistance, loans, saving for college, and more. Financial consultants have extensive experience advising individuals on how to take control of their finances and plan for the future.

Visit [eap.calhr.ca.gov/home-page.aspx](http://eap.calhr.ca.gov/home-page.aspx) to learn more about EAP's financial services.



## August 2 is National Friendship Day

Friendships enrich our lives in so many ways. People with a strong social network tend to be happier and even live longer. An anonymous author once said that "A friend is someone who understands your past, believes in your future, and accepts you just the way you are." National Friendship Day is the perfect time to connect with old friends or meet a new one. How will you celebrate the important people in your life today?



## MIND YOUR MENTAL HEALTH

Anxiety disorders are among the most common mental health disorders in the United States and they are highly treatable. Take steps to control anxiety. Here are some strategies to gain control and feel more confident about your situation.

- 1. Know the mental and physical symptoms.** Anxiety can cause physical and emotional symptoms. Find out more about the different types of anxieties and the impacts on the brain and body.
- 2. Educate yourself.** Everyone feels nervous or anxious at one time or another. Learn the symptoms of severe anxiety and panic linked with social anxiety disorder.
- 3. Learn how to effectively cope.** If you struggle with anxiety, help is available. Consider practical tips to keep yourself calm, confident and in control.

Mind Your Mental Health (MYMH) helps raise awareness about mental health issues to help you and your friends, family, and coworkers learn practical ways to support your own mental health and gain an understanding of how to help others.

Visit the MYMH web page to learn more:  
[MagellanHealth.com/MYMH](http://MagellanHealth.com/MYMH)

## AUGUST AND SEPTEMBER LIVE WEBINARS

### August

#### Improve Your Credit

Wednesday, August 12, 2020 | 11:00 a.m. – 12:00 p.m.

**Description:** Do you know what a FICO score is and why it's important? What are your options to improve your credit rating? In this webinar you'll learn about credit restoration, debt rebalancing, the key steps to rebuild your credit, and how to repair credit after bankruptcy.

### September

#### The Opioid Crisis: How We Got Here, Where We Are Headed, What We Can Do

Wednesday, September 9, 2020 | 11:00 a.m. – 12:00 p.m.

**Description:** How did we come to such a crisis with opioid addiction in America? In this webinar you'll receive an "Opioids 101" overview of how and why the opioid epidemic started and what the statistics are today. You'll learn how opioid addiction affects the brain and you'll understand the vital role of the lifesaving drug Naloxone, and the importance of treatment and prevention.

*These webinars are free and supervisor approval is required to participate. Space is limited. To register, visit the EAP website at [eap.calhr.ca.gov](http://eap.calhr.ca.gov). Scroll down to the bottom of the homepage. On the right side under the header for "Featured Topics," click on the link for "Access webinar."*

*Webinars are recorded and are available on the website approximately two to three weeks after a live event. To view past webinars, go to [eap.calhr.ca.gov](http://eap.calhr.ca.gov). Click on the "Learning Center" header. Scroll down on the Learning Center page. On the left side of the page, click on "Webinars." Click on "View More" to select the individual webinar recording and access the slideshow and any handouts shared during the webinar.*