It’s not surprising that money is often cited as the number one source of stress. Whether you have too little, just enough, or an abundance, managing personal finances takes effort and requires planning. What people often underestimate is how financial health affects total well-being. Money can be the source of relationship conflict, affect your social life, determine the foods you eat, and play a role in your physical environment.

Financial health is one aspect of total well-being that you cannot ignore, and the time to address it is now. An easy place to start is by reviewing all financial statements; this includes the money you have and the money you owe. Another important step is to check your credit score. Even if you don’t plan on making any purchases or applying for a loan, keeping an eye on your credit score is one way to make sure your identity has not been compromised or stolen.
Reviewing your finances and determining a budget that is realistic for you and your family may be stressful at first; but in the end, it will reduce stress and possibly build a nest egg for your dream home, vacation, or retirement. The key to successful money management is planning and sharing your plans with those you live with so you can align goals and understand expectations. While financial stress may never go away, taking these steps can help minimize its impact on your well-being.

**EFR offers a telephonic financial consultation benefit that can provide you with resources and tools to start improving your financial health today! We are just a phone call away – 800.327.4692**

**Stress Awareness Month**

The term “crazy busy” is a commonly used expression describing the state in which many people choose to live their lives. While it is common to hear claims of busyness leading to greater productivity and creativity, most people benefit from slowing down. If you feel like your life is getting too busy and the stress of everything you’re trying to accomplish is adding up, think about what you can eliminate. If something is not urgent or important, don’t let it become a priority or consume time you could be spending on more important things or self-care. Yes, life can get busy but it is probably only as busy as you let it become. When you start prioritizing, delegating, and saying no to things that don’t interest or serve you, you will find a little more breathing room.

**In The News: Sexual Harassment in the Workplace**

Whether it’s the latest Hollywood tabloid or your hometown newspaper, sexual harassment is making headlines, especially in the workplace. It can be easy to assume that this only happens when power or money is involved, but we know that is not the case. Sexual harassment happens to both men and women. The harasser and harassed can be of the same sex. And most importantly, this can happen at any level, in any organization or workplace.

According to the Equal Employment Opportunity Commission, unwanted or unwelcomed verbal or physical conduct of a sexual nature affecting and individual’s employment, unreasonably interfering with an individual’s work performance, or creating an intimidating, hostile, or offensive work environment constitutes sexual harassment. The best way to eliminate sexual harassment in the workplace is through prevention and making known what is unacceptable behavior. It is unlawful to retaliate against and individual who reports sexual harassment.

EFR is available to help educate your organization and employees on this important topic. Contact your Account Manager to learn about our Preventing Harassment in the Workplace training.

**Source:** U.S. Equal Employment Opportunity Commission

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