

Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

August 2014

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Things to Consider When Choosing a School



- **Talk to your counselor**
Your school counselor is the first stop for information about the options available to you. Counselors can help you focus on your needs and goals, and they have information about different types of schools. Your counselor also can help you collect or prepare application materials.
- **Shop around**
Contact more than one school. If you're looking for vocational training, check the Yellow Pages under "Schools" for phone numbers. If your area has a community college, call the admissions office and find out what kinds of training the college offers.
- **Visit the school**
Call the school and schedule a visit, preferably while classes are being taught. Get a feel for the school; make sure you're comfortable with the facilities, the equipment, the teachers, and the students.
- **Don't be afraid to ask**
A good school will be happy to answer your questions about its programs. Ask the school about its students:

To find even more information about schools you're interested in, visit the U.S. Department of Education's College Navigator

Source: <http://nces.ed.gov/collegenavigator>

www.deeroaks.com | 866-327-2400 | eap@deeroaks.com

Chat Reminder

Preparing for the School Year

Connect with Deer Oaks
and a counselor for a live
confidential chat.

When:

August 20, 2014

Where:

www.deeroaks.com

Session Time (CST):

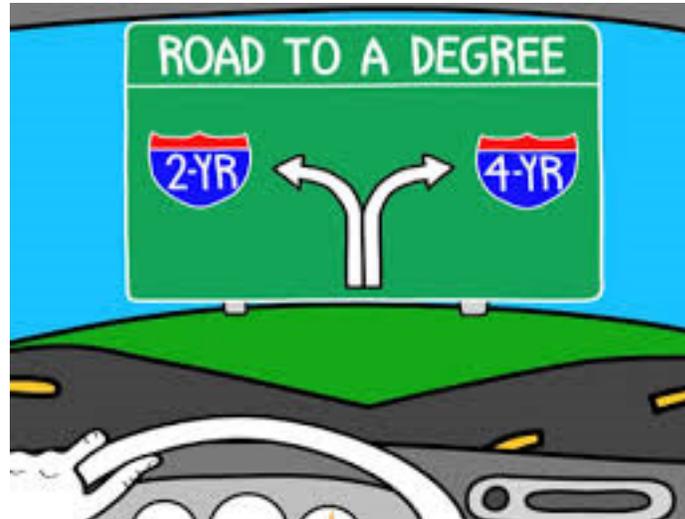
12:15 PM to 12:45 PM



DEER OAKS EAP SERVICES



University vs. Community College



Four-year Universities

Students who attend a four-year university typically earn a Bachelor's degree once they have successfully completed a program of study, which usually takes about four years.

A college usually offers a four-year bachelor's degree in the arts (such as English, history, drama) or sciences (such as biology, computer science, engineering). Some colleges also offer advanced degrees, such as Master's or other graduate degrees, after you've earned your Bachelor's degree.

Universities offer bachelor's, master's, and doctorate degrees, and sometimes have professional schools such as a law school or medical school. Universities tend to be larger than colleges, may have larger class sizes, and often focus on scholarly or scientific research.

Two-year Colleges (Community and Junior Colleges)

Community colleges and junior colleges award Associate degrees once students have successfully completed a two-year course of study. Some two-year colleges grant diplomas or certificates of completion to students who have met course requirements and are ready to practice in their career fields, such as nursing. Community and junior colleges are similar, except that a junior college is usually a private school.

Costs are often lower and admission is more open at two-year colleges, many students begin their college careers here. If you plan to start at a community or junior college and later transfer to a four-year college, you should make sure your community college courses will transfer to those colleges you are interested in and that your courses will count toward your bachelor's degree. Many community colleges have "articulation agreements" with four-year colleges under which the course work taken at the community college transfers into the four-year degree program. Be sure to ask about the types of articulation agreements the community college has, with whom, and for what programs of study.

Source: <https://studentaid.ed.gov/prepare-for-college/choosing-schools/types>

Honey of a Melon

Nothing beats chilled melon on a hot summer day, but how do the different varieties fare when matched against each other?

Melons are a dieter's dream, so fill up on these low-calorie, nutrient-dense treats, suggests the Dole company.

Cantaloupe: For your skin, and for your immunity, cantaloupe is a monarch among melons, containing a treasure trove of key nutrients for a mere 54 calories per cup.

No melon supplies more beta-carotene, an antioxidant carotenoid, some of which neutralizes free radicals directly, some of which your body converts to vitamin A.

Known as "anti-infective vitamin A" for its ability to help the body defend itself against bacteria and viruses, other "A"-list benefits include preserving eyesight, enhancing sun protection and possibly reducing the risk of several types of cancer. Cantaloupe also supplies nearly 100% of your daily vitamin C—especially important if you're among that 10% of the population deficient in this antioxidant vitamin.

Watermelon: This summer staple not only beats other melons as a lycopene source, watermelon provides nearly twice the lycopene as tomatoes. In addition to lycopene's possible association with prostate cancer protection, this colorful carotenoid may also lower the risk of other cancers, including ovarian, cervical, oral, esophageal, stomach, colorectal, lung and pancreatic. In addition to possibly protecting you from the inside out, lycopene may provide topical antioxidant protection as well.

Honeydew: For just 61 calories per cup, this honey of a melon supplies over half your daily vitamin C, a multipurpose antioxidant that benefits your bones, joints, skin, and immunity. USDA researchers have linked high blood levels of vitamin C with lower levels of C-reactive protein, a marker for heart disease and other ailments.

Honeydew also provides a good source of potassium—a mineral and electrolyte that plays a key role in regulating blood pressure. With 97% of Americans failing to get adequate potassium, it's no wonder that one in three adults suffers from high blood pressure. One study found that diets rich in potassium reduced stroke risk by 50%.

Casaba: Low on calories (48 per cup) and long on vitamin C (supplying 62% of your daily needs), casaba contains 14% of your daily vitamin B6 needs. This little nutrition nugget should not be ignored, given the importance of B6 in protecting your DNA. No wonder people with higher intakes of B6 have been found to have a lower incidence of colon, prostate, lung, gastric and pancreatic cancers.



Mileage Check

The average car gets over 23 miles to the gallon, while SUVs, vans, and pickup trucks get 17 miles per gallon. The national average for all vehicles on the road is 17.5 miles per gallon, says the U.S. Census Bureau.

Health-e headlines™

Want to Eat More Greens?

Serve yourself on a green plate. Cornell researchers writing in the Journal of Consumer Research tested optical illusions using colored plates. And as crazy as it sounds, you'll serve yourself less spaghetti if you use a contrasting white plate (and up to 22% more if you use a red plate). Lesson: contrast the plate with the meal to eat less. Of course, they also recommend using small plates, thus leading to smaller portions too.

Health-e headlines™

An EAP Reminder

Life Can Be Hectic. The EAP Can Help You Find Your Balance.

Deer Oaks, your EAP, is always available to you and your household members.

If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline.

Counselors are available 24/7 to provide you with immediate care.



Health-e headlines™



Clinician's Corner..

Monthly Advice from the Deer Oaks Clinical Team

Preparing for the School Year

With the commencement of the traditional school year right around the corner (how did that happen already?) we begin to hear the collective groans from students and the exclamations of joy for many parents. However, transitioning from a less structured environment to the hustle and bustle of the very busy school year can create stress on both parents and kiddos. Here are some things you can do to help alleviate the stress all-around.

Prep ahead

Not only are you setting an example of the benefits of not procrastinating, but you will help both you and your kids feel safer and more secure with a new routine. As far out as you can, start to draw up a morning and afternoon schedule to include wake up time, chores, carpool details, etc. Review these with your children (even at a basic level for the younger tykes). Predictability can decrease anxiety about the "what if's" of a new year. Try holding practice morning drills – you don't have to wake the kiddos up at the actual time they need to be up for school, but hold a competition to see who can get dressed and check off their responsibilities the fastest. Reward efficiency and effort – making a game of it is better than waiting until they drag their feet, leaving everyone frustrated.

Increase Communication

Do you know what your kids are most looking forward to about school? Or what they are most afraid of? As day one of school approaches, be sure to be proactive about your communication. Either hold more frequent roundtable family meetings or check in one on one with your kids (either by talking with them before bed or having a mommy/daddy and me journal that you use to write entries back and forth).

Be supportive

For any insecurities that your children disclose, be available to nurture and support them. Help dispel anxieties by replacing negative thoughts with positive, realistic ones. For example, if a child expresses a concern of "What if I don't understand the lessons?" offer examples from the past of when they have excelled. Remind them of their general strengths and also provide a concrete solution (such as "we can get you a tutor," or "we will help you practice whenever you need it.") Remind them that your family is a team and that your children can come to you when they need it, and that you will be there to cheerlead.

Plan Your Personal Self-Care

Don't wait until the year has started and you have become stressed beyond belief to plan some time for you to unwind. Start engaging in whatever activities provide you with relaxation and rejuvenation now so they are more likely to become habits. Plan even a small activity for yourself the first weekend after the school year begins before you begin to drown in PTA, packing lunches, and signing permission slips. It may be a good idea to plan an activity for your family as well to help them de-stress, and to help give them something positive to look forward to at the end of an inevitably busy week. Keep this up as frequently as you can throughout the year.

For more tips and tools on parenting, self-care, and stress, explore us on the web: www.deeroaks.com

By:

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In Debt & Dealing with Creditors



If you default on bills and have found yourself in debt collections, you'll be dealing with creditors and collection agencies frequently. You should prepare yourself as much as possible, so that you can handle these never-ending telephone calls as professionally and efficiently as possible.

First, know what you owe, and what you can afford to pay. Request copies of your free annual credit reports, and make sure everything is accurate. Go through your personal budget carefully, and find out how much money you have available to pay your bills.

Next, understand your consumer rights. Under the Fair Debt Collection Practices Act (FDCPA), you have protection against any kind of harassment. Creditors and collection agents are also required to call within certain hours. Understanding the rules can make sure you aren't being inappropriately stressed.

Be proactive with your creditors, and call them before they call you. First, ask for written proof that you do indeed owe the debt. Then, ask them if it's possible to set up a payment plan, or to be placed in their hardship program. When you do speak with collections agents, be honest about what you can afford to pay. Don't get talked into signing up for something that will not work for you long-term, such as electronic funds transfer. If you do agree to something, you'll need to follow through with it, so make sure you are prepared to agree to things that you are able to comply with.

To stop phone calls from collectors, you can send them a letter informing them that you are aware of the FDCPA and this provision of the law allowing you to request that the phone calls stop. Be sure to send your letter by certified mail, return receipt requested, so you have proof it was received. Keep a copy of the letter for your files. Please be aware that stopping the calls does not relieve you of your responsibility. You will still owe the money and the company may pursue additional collection efforts.

Please be aware that taking this action does not alleviate you of your responsibility for the debt. In some cases, sending a cease and desist letter can actually escalate the collection process.

About Money Management International

Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit www.MoneyManagement.org.