



# THE EMPLOYEE ENHANCEMENT NEWSLETTER

**CUNY Work/Life**  
PRESENTED BY DEER OAKS

HELPFUL RESOURCES FROM YOUR  
EMPLOYEE ASSISTANCE PROGRAM

June  
17

## June Online Seminar

*Emotional Support:  
Staying Balanced in a Changing World*

Change impacts all aspects of life. Every change brings a chance to self-improve or self-destruct. This session explores how people who know how to manage change have more successful lives.

Available on-demand starting June 20th at [www.deeroakseap.com](http://www.deeroakseap.com)

## About Your EAP

*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.

## Work/Life Consultation & Referral Services

Our Work/Life Consultants are available day and night to assist you with locating nearly endless resources such as finding care for pets, personal care, travel, home improvement contractors, education, and managing day-to-day responsibilities at home, and work.

Helpline: 855-492-633  
Web: [www.deeroakseap.com](http://www.deeroakseap.com)  
Email: [eap@deeroaks.com](mailto:eap@deeroaks.com)

# Why Time Management?

When asked to identify things that stress them, adults almost always list time as one of the top three. Children learn from adult-modeled behavior. Is it any surprise, then, that children, like adults, almost always list time as a major stressor? It is an even more certain truth that as children reach their teen years, time becomes even more limited.



It is as if they have been taught the worst skills imaginable. The issue that stresses most adults today will go on to stress their children, and their children's children, and generations yet to come. There is a fundamental truth that has been ignored, and the ruse is up!

The simple reality and ultimate truth is that time is not manageable. Time is a finite, limited, predictable, but renewable resource. There are 1,440 minutes in a day, 7 days in a week, and 52 weeks in a year. All the time management in the world will never change that. It is not time that needs to be managed, but rather our utilization of that resource. Time spent today is forever gone, but tomorrow we get a new day and a new chance to manage our lives within the limited parameters of the minutes, hours, and days in our years. With limited time, how do you learn to do better with managing your time and teaching your children to do the same? The answer is that if you wish to help children with time and life management skills, you as an adult need to better model those things you would have your children do. You need to model good time and life management skills.

The single best teaching tool for time management is to model the desired behavior. Learn to be a time manager yourself. The best way for you as an adult to learn time management is to take a time management course and use a tool that will help you organize your life. There are many companies that manufacture time management planners and calendars. For a fee, some of these companies also offer time management programs. Enrolling in one of these, taking one of the many other time management courses, or retaking one of the courses, is an excellent way to learn or to remind yourself of the things you can do to make yourself a better time and life manager. Consider using a system or a planner or enrolling in a course.

“But I don't have time to take a time management course.” If that sounds like you, run, do not walk, to the nearest time management course! In your case it may be a matter of urgency, not just importance, but if you are having difficulty managing time, you may not understand that yet.

Time management is so important that many companies insist that their top performers take time management courses to improve the efficiency of those managers. But time management is not just about improving your efficiency at work. The efficient utilization of time gives individuals the opportunity to maximize their potential to do what it is they want to do with their time. The efficient utilization of time improves efficacy, productivity, and personal satisfaction. Learning to manage your time will improve your quality of life, by whatever definition you choose, to such an extent as to make time management a high priority for completion. Schedule it now.

*Source: U.S. Department of State. (n.d.). Why time management?*

*Retrieved November 13, 2013, from <http://www.state.gov>*

# Let It Go

Forgiving ourselves for hurting another is easier if we first make amends—thus giving our inner selves a “moral okay,” according to Baylor University psychology researchers.

The research, published in *The Journal of Positive Psychology*, is significant because previous studies show that the inability to self-forgive can be a factor in depression, anxiety, and a weakened immune system, researchers said.



“One of the barriers people face in forgiving themselves appears to be that people feel morally obligated to hang on to those feelings. They feel they deserve to feel bad. Our study found that making amends gives us permission to let go,” said one researcher. By making amends, individuals may be able to “pay for their wrongs.”

**Health-e headlines™**

## 8 Commandments for Living Long & Living Well

You won't live forever, but you can't live like there's no tomorrow, because tomorrow is coming. You can prepare for tomorrow today by making smart lifestyle choices or changing poor health habits—it's never too late to do that, says Dr. Edward Creagan in his book *How Not to Be My Patient: A Physician's Secrets for Staying Healthy and Surviving Any Diagnosis*.

Here are Dr. Ed's eight commandments:

1. Form stable long-term relationships.
2. Maintain ideal body weight.
3. Eat a plant-based diet.
4. Be active.
5. No smoking.
6. Use alcohol in moderation, if at all.
7. Foster a sense of spirituality and a sense of connectedness to nature or your higher power or force.
8. Find meaning and purpose in life.

**Health-e headlines™**



# Answering Your Top Five Personal Finance Questions

## 1. How should I track my personal spending?

The simplest way to track your spending, especially your cash, is the low-tech way, with a notebook and a pen. By carrying around the notebook with you, you can actually track exactly where every dollar is going—from a small coffee on your way to work to a spending splurge at the mall. If you'd prefer, on a daily or weekly basis, you can transfer your handwritten notes to a computer spreadsheet.

## 2. What financial reports should my family have?

Each family should spend some time tracking their financial progress, and the best way to do that is to develop a few financial reports that you'll update monthly or semi-annually. These reports include a family budget and a balance sheet.

## 3. When do I create and update my personal budget?

Individuals should start budgeting and tracking expenses as soon as they begin their first full time job. Revisit your budget every few months, and whenever significant life changes occur, such as raises, marriage, the birth of children, and divorce.

## 4. What financial professionals should I consider working with to help manage my personal finances?

If you find that you need help with your finances, professionals such as tax advisors, credit counselors, financial planners, and lawyers can help. Before working with any financial professional, be sure to check their credentials. You may choose to ask your friends and family if they have any trusted financial partners that they recommend. Ask specific questions about their history and areas of expertise. Finally, be sure that you are comfortable with the advisors you choose; ideally, you will be financial partners for life.

## 5. Why is a personal balance sheet important?

A balance sheet calculates your net worth by comparing your financial assets (what you own) with your financial liabilities (what you owe). The difference between the two is your personal net worth. Don't be discouraged if your net worth is negative—keep in mind that this should be an accurate depiction of your financial situation. Setting goals is much easier once you know what your current net worth is.

### 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](http://www.MoneyManagement.org).*

