

# NATIONAL (EAP) NEWS

A Regular Publication by National EAP, Inc.



## MARCH

### LEADING WITH EMPATHY

#### "THRIVE" with National EAP

Empathetic leadership is a critical skill all leaders need to hone. Leaders who are skilled in this area are great at engaging and motivating their team members. Join National EAP, Inc. on **Wednesday, March 16th @ 12:00 pm EST** to discuss empathetic leadership's impact on organizations and identify strategies to help you develop these skills.

To register, [click here](#)

### FROM TIRED TO INSPIRED: KEEPING ENGAGED & PREVENTING BURNOUT SEMINAR

Are you juggling too many responsibilities between work and your personal life? Being occasionally spread too thin is not unheard of, but when relentless stress seems a bit too overwhelming, it can lead to burnout, which is a serious problem. Burnout is a state of mental and physical exhaustion that can zap the joy out of your career, friendships, and family interactions.

To help our members prevent burnout, log into your EAP [member website](#), and join us on **March 17th** for an open seminar to learn the signs of immense stress and help maintain engagement in your work and personal life.

Feeling Burned out? Reach out to a National EAP Counselor today at **800-624-2593 or [info@nationaleap.com](mailto:info@nationaleap.com)**

### PANDEMIC LIVING: I'VE PRACTICED SELF-CARE. NOW WHAT?

Pandemic living has taken a toll on our mental and physical health. We are constantly being reminded to practice self-care during these uncertain times and after 2 years, many of us are starting to wonder, "what now?". In the recent New York Times article written by Brad Stulburg, *You've Done Self Care. You've Languished. Now Try This*, explains that when feeling stuck and in a rut, the answer isn't always self-care and a positive mindset, but to explore the psychological concept called "Behavioral Activation."

"Behavioral Activation is based on the idea that action can create motivation," Stalburg says. When faced with a challenge, sometimes the best thing to do is not dwell but shift your focus on getting started, no matter how small a step. He writes that when trying to get motivated to tell yourself, "This is what's happening right now. I'm doing the best that I can. Just get going and see what happens."

National EAP counselors are here to help you take that first action step towards your ultimate goals and are available 24/7/365. By speaking to one of our counselors, we can help you create a game plan that gets you motivated and prioritize what matters most to you.

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## NATIONAL EAP SERVICES SPOTLIGHT - FINANCIAL SERVICES

### Financial Consultation

Each member is entitled to no cost telephonic consultations with salaried staffed financial coaches. Typical matters include credit, debt and budgeting assistance, mortgage and home ownership, tax planning, retirement, student loans, and college planning questions. These services are provided by seasoned financial professionals, CFP® professionals, and licensed CPAs. Telephone consultations are generally limited to thirty minutes per issue.

### Tax Consultation and Preparation Component

Members are able to consult with a tax professional to address their tax questions or discuss tax savings strategies. All personal income tax documents are prepared by certified tax professionals and at a preferred rate reduction of 25% of the professional's normal fee.

### Examples of the types of matters for which you may use this program include:

**Developing a Spending Plan** – This service provides analysis of a member's budget with a goal of developing a realistic spending plan that incorporates current and future financial goals. The analysis will include guidance on maximizing income, reducing expenses, as well as managing the use of credit.

**College Planning** – This service focuses on the various aspects of college planning, including college savings and accounts, college selection, applying for financial aid, grants and scholarships and alternative funding options.

**Student Loan Debt** – Service provides guidance on the best ways to reduce debt, repayment options, tax considerations, forgiveness benefits, grace periods and determining whether or not debt consolidation is worth considering.

**Rebuilding Your Credit** – Credit Report Analysis provided by a Certified Credit Report Reviewer including an overview of credit report and credit score with tips on strategies to improve your credit score.

**Getting Out of Debt** – Service provides an analysis of member's debt structure to ensure they are managing debt in the most effective way possible. Effective strategies for debt challenges include direct access to non-profit credit counseling services.

**Garnishments** – This service offers the member an opportunity to discuss either garnishment prevention or cash flow management in the event a garnishment has occurred. The member will be able to review his or her financial situation with a financial coach, to better understand the ramifications of personal choices, and alternatives, if available.

**Pre-Retirement Analysis** – This service provides an analysis of the member's retirement goals to see if they have a proper savings plan in place to reach these goals. Clear action steps will be provided to help the member consider savings or investment strategies.

**401(k) Analysis** – This service focuses on reviewing a member's current contributions to their 401(k) plan and the investment choices they are utilizing. The coach will provide clear next steps to evaluate investment options within a plan and/or for determining if the member's pace of savings is in line with retirement goals.

**Home Buying Strategies** – This service provides guidance and analysis of strategies for buying a home, as well as information on first time homebuyer programs.

**Mortgage Counseling** – The financial counseling benefit offers objective guidance and information in any area of Mortgage and Real Estate. Whether planning to buy a house or facing losing a home, our financial consultations can provide a wealth of information. Our coaches offer up to date information on topics such as the purchase, refinance, or sale of a home, mortgage loan modifications, foreclosure, or investment properties.

**Income Tax Services** – Direct access to discounted tax preparation/tax planning services. If tax preparation service is requested, members will receive a preferred discount of 25% off normal fees.