



EAP EMPLOYEE ENHANCEMENT NEWSLETTER

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KEEPING TABS ON FINANCIAL WELLNESS DURING THE HOLIDAYS



By [DJ Enga](#), Manager, Final Wellness Services / EAP Consultant at AllOne Health

Thanksgiving is the start of a busy holiday season, which often includes weeks of celebrations—and stresses. People are routinely reminded to take care of their physical and mental health this time of year. However, it's also important to keep tabs on your financial health.

Your financial health refers to your overall financial situation, which includes your ability to manage day-to-day expenses, plan for your future, and overcome unexpected financial challenges. The expenses related to the holidays can take a toll on your financial wellness, which can then impact other facets of health and life.

A recent [Bankrate survey](#) reported that nearly half of U.S. adults say financial concerns are negatively impacting their mental health, leading to anxiety, stress, loss of sleep, depression, and other health concerns.

Maintaining financial health during the holiday season can be a challenge with the extra spending on gifts, travel, and festivities. Here are some practical tips to help manage your holiday spending without jeopardizing your financial well-being:

1. Create a Holiday Budget

- **Set a spending limit:** Decide how much you can afford to spend on gifts, travel, food, decorations, and entertainment, and stick to it.
- **Track expenses:** Keep track of all holiday-related purchases to avoid overspending. Many banking apps have budgeting tools, or you can use apps like Mint or YNAB.

2. Make a List and Prioritize

- **List who you're buying for:** Identify the people you want to give gifts to and assign a spending limit for each.
- **Prioritize spending:** Focus on the most important gifts first and scale back on less important purchases if needed. Consider doing Secret Santa to reduce the number of gifts.

3. Shop Early and Look for Deals

- **Start early:** Spreading out purchases over a few months can lessen the financial burden.
- **Take advantage of sales:** Shop during Black Friday, Cyber Monday, or other pre-holiday sales. Use apps or browser extensions like Honey or Rakuten to find discounts and cashback offers.

4. Use Cash or Debit to Avoid Debt

- **Limit credit card use:** Avoid high-interest debt by using cash or a debit card instead of a credit card. If you use credit, aim to pay the balance in full each month.
- **Set up a holiday savings fund:** If you can, start saving for next year's holiday season by setting aside a little each month. This helps prevent reliance on credit cards.

5. Give Thoughtful, Low-Cost Gifts

- **DIY gifts:** Handmade gifts or experiences (like offering to babysit or cooking a meal) can be just as meaningful and less expensive than store-bought items.
- **Consider group gifts:** For large families or friend groups, contribute to a group gift to save on individual spending.

6. Limit Non-Essential Spending

- **Cut back on other expenses:** Leading up to the holidays, limit discretionary spending on things like dining out, entertainment, and impulse buys to make room in your budget for holiday costs.
- **Focus on free or low-cost experiences:** Attend free local holiday events or plan activities like movie nights or potluck dinners instead of costly outings.

7. Avoid Last-Minute Shopping

- **Prevent panic buying:** Shopping in a rush can lead to overspending or settling for more expensive options. Planning ahead helps you find better deals and make more intentional purchases.

8. Plan for Travel Expenses

- **Book early:** If you're traveling, book flights or accommodations as early as possible to get better rates.
- **Look for alternatives:** Consider staying with family or friends instead of paying for hotels or driving instead of flying if possible.

9. Use Rewards and Points

- **Leverage credit card points:** If you've accumulated credit card rewards points, consider redeeming them for gifts, travel, or holiday expenses.
- **Use loyalty programs:** Many stores offer loyalty programs or discounts for frequent shoppers. Take advantage of these to save on purchases.

10. Set Realistic Expectations

- **Communicate with family and friends:** If finances are tight, let loved ones know you're cutting back this year. They'll likely understand, and it can relieve the pressure to overspend.
- **Manage expectations:** Keep in mind that the holiday season is about spending time with loved ones rather than buying expensive gifts.

11. Plan for Post-Holiday Expenses

- **Account for bills and other obligations:** Make sure you've set aside money for your usual bills, rent, and other obligations before spending on holiday extras.
- **Save for the new year:** January can come with its own expenses (e.g., back-to-school, gym memberships, etc.), so try to leave some room in your budget for these post-holiday costs.

With thoughtful planning, you can enjoy the holidays without compromising your financial health.

If you would like additional guidance and support, reach out to your Employee Assistance Program for a financial consultation referral. These sessions are personalized to meet your needs—whether it's budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, or saving for retirement or tuition.

A close-up photograph of a woman's hands forming a heart shape. She is smiling, and her face is partially visible in the background. The image is softly blurred, focusing on the hands and the heart shape they create. A green banner with white text is overlaid on the image.

HARNESSING THE POWER OF GRATITUDE

Gratitude is a deeply felt emotion that's rooted in recognizing and appreciating the positive aspects of life—the kindness, support, and generosity of others as well as the simple joys, pleasures, and beauty in everyday life.

In the field of psychology, scientists have made great strides toward understanding the biological impact of gratitude. When people recognize and appreciate the positive aspects of life, their body releases more of the “feel good” hormones and fewer stress hormones. “Feel good” hormones, such as dopamine, serotonin, and oxytocin, work in complex ways within the brain and body to improve physical and mental health.

Practicing gratitude has been shown to have a far-reaching impact on our physical and emotional well-being, leading to improved emotional control, better sleep, healthier relationships, and better outcomes.

Here are a few strategies you can use to harness the power of gratitude in your everyday life:

- **Be mindful of your thoughts.** Negative thought patterns tend to be the default mode for many people. Check in on your thinking throughout the day. Disrupt negative thoughts patterns by tapping into the moment and finding something positive in what you see, hear, feel, taste, or smell.
- **Revisit and reframe past events.** Not all experiences are positive and not all progress is straightforward. Try to reframe negative experiences by changing your perspective or finding a positive life lesson.
- **Recognize your personality traits.** Some personality traits can make it difficult to acknowledge or express gratitude. Watch out for envy, self-centeredness, and feelings of entitlement. Avoid comparing yourself to others.
- **Focus on the positive.** Learning to focus on the positive around you and within you makes it easier to weather life's challenges. To learn more, check out [6 Strategies for Improving Your Emotional Wellness](#).

Practicing gratitude can be viewed as another aspect of self-care, along with eating a healthy diet, and getting regular exercise. While these are all helpful strategies, chronic conditions such as anxiety and depression often require additional support.

Your Employee Assistance Program is here to help with additional resources and referrals.

FINDING GRATITUDE THIS HOLIDAY SEASON



From personal gratitude practices to paying it forward with random acts of kindness, gratitude and giving back can help spread much-needed joy this holiday season. Here are some ideas to get started:

Create a Daily Gratitude Practice

Taking a moment each day to focus on what matters most can help with improving mental health, strengthening relationships, and building resilience in the face of challenging situations. Try taking a deep breath and expressing thanks first thing in the morning, enjoying a 20-minute gratitude walk in nature, or simply writing down a few things to be grateful for at the end of the day.

Consider the Health Benefits

According to a [University of San Diego School of Medicine study](#), people who were more grateful had improved heart health, reduced inflammation, and healthier heart rhythms. Additionally, people with a daily gratitude practice experienced up to 25 percent reduced dietary fat intake, 23 percent lower stress hormones like cortisol, and reduced effects of aging on the brain.

Pay It Forward

Whether looking to express thanks to frontline workers, service members, or loved ones near and far, get creative with giving thanks. Sending a gratitude care package, writing personal letters of thanks and encouragement, or organizing drive-by thank you events are a few ways to show heartfelt appreciation. Random acts of kindness like paying for someone in the drive-thru, offering to help a stressed parent, or running errands for a neighbor can also make a meaningful impact.

Focus on Giving Back

Find any volunteer activity that feels comfortable and look into offering support. Nursing homes and long-term care facilities often need volunteers, and many local food banks are working to help those in need this holiday season. Your Employee Assistance Program can help provide referrals for donation and volunteer opportunities in your area.

Get Kids Involved

Gratitude and giving back can also help bring the whole family together. Kids might enjoy planting a gratitude garden, painting gratitude rocks, or keeping a gratitude jar as fun family activities. Kids can also be involved in giving back to the community, participating in toy drives, and helping others through service.