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Understanding Gratitude

“Gratitude implies humility—a recognition that we could not be who we are in life without the contributions of others. Gratitude also implies the recognition that it is possible for other forces to act towards us with beneficial, selfless motives. In a world that was nothing but injustice and cruelty, there would indeed be no possibility of gratitude. Being grateful is an acknowledgement that there are good and enjoyable things in the world.”—Dr. Robert A. Emmons, published in *Thanks! How the New Science of Gratitude Can Make You Happier*

Gratitude is a positive emotion that occurs when you understand and acknowledge that the positive experiences you have in life, small or large, are not owed to you but are gifts. It is the opposite of taking things for granted. The experience of this emotion on a regular basis has been shown to have very positive effects on enthusiasm, energy, and wellbeing. Because of the positive benefits of gratitude on health and happiness, it is important to increasing your resilience to bring the regular practice of gratitude into your life.

Research has shown that the positive effects of gratitude are multiplied as you increase

- The strength of your feeling of gratitude
- How often you experience gratitude in any given minute, hour, or day
- How many life circumstances you feel grateful for
- The number of people in your life to whom you feel grateful

Developing Gratitude

There are a number of exercises that can increase your sense of gratitude in each of these areas. They take just a few minutes a day and can have a life-changing effect:

- **Begin each day with a two-minute gratitude session.** Find a quiet space of two minutes, close your eyes if possible, and bring to mind the things and people in your life you are grateful for. Remind yourself that they are gifts, because none of this is owed to you.
- **Create a short prayer or affirmation concerning the gifts you have received.** Use this on a daily basis to remind yourself that even though you have worked and planned for what you have, life could have turned out differently.
- **Use a daily gratitude journal.** Make it special by purchasing an inexpensive journal you can use just for this purpose. Every day write at least five things that you are grateful for. Your entries can be short or long; it doesn't matter. To begin, make a commitment to do this for at least two weeks, and then work to develop it into a lifelong habit. The key to doing this is to never repeat an entry. Each new entry has to be different. You will find that this helps you to begin to pay attention to many of the small gifts that come into your life.
- **If you have children in your life, make it a practice to discuss gratitude on a daily basis.** Help them to create and use their own gratitude journal. Doing this is a wonderful teaching tool as you help your children to develop resilience.
- **Focus on the fact that gratitude can turn difficulties into gifts,** and use this truth each time you are faced with a challenge in life.

Write a gratitude letter.

This exercise takes the form of identifying a person to whom you are grateful for his or her presence in your life or for something that was done for you recently or in the past. The person does not need to be present in your life now. This person should be someone to whom you believe you have not sufficiently, or ever, previously expressed your gratitude.

After you have identified this person, take a few minutes to write a letter expressing your gratitude, how your life was affected by the person's actions, and specifically what the person did for which you are grateful. Be as specific as possible in describing the contribution this person made to your well-being.

If you decide to actually express your gratitude to someone and you don't get the response you hoped for, remind yourself that this isn't a contract with the other person. You are not owed anything in return. This is about who you are.

Look for opportunities to be grateful for the experiences and people who come into your life on a minute-to-minute basis. Get used to noticing when the traffic lights are timed just right for you, when someone holds the door or lets you into traffic. Pay attention to the beauty that you are surrounded by all the time—a flower, a tree, a vista. Try not to repeat things you notice. There is plenty to be grateful for without repeating.

Source: Defense Centers of Excellence, National Center for Telehealth & Technology. (n.d.). Understanding gratitude. Washington, DC: Author.

Active at Any Size: Getting Started

Physical activity may seem hard if you're overweight. You may get short of breath or tired quickly. Finding or affording the right clothes and equipment may be frustrating. Perhaps you may not feel comfortable working out in front of others.

The good news is you can overcome these challenges. Not only can you be active at any size, you can have fun and feel good at the same time.

Can anyone be active?

Research strongly shows that physical activity is safe for almost everyone. The health benefits of physical activity far outweigh the risks.¹

The activities discussed here are safe for most people. If you have problems moving or staying steady on your feet, or if you get out of breath easily, talk with a health care professional before you start. You also should talk with a health care professional if you are unsure of your health, have any concerns that physical activity may be unsafe for you, or have

- A chronic disease such as diabetes, high blood pressure, or heart disease
- A bone or joint problem—for example, in your back, knee, or hip—that could get worse if you change your physical activity level

Why should I be active?

Being active may help you live longer and protect you from developing serious health problems, such as type 2 diabetes, heart disease, stroke, and certain types of cancer. Regular physical activity is linked to many health benefits, such as

- Lower blood pressure and blood glucose, or blood sugar
- Healthy bones, muscles, and joints
- A strong heart and lungs
- Better sleep at night and improved mood

The Physical Activity Guidelines for Americans define regular physical activity as at least 2½ hours a week of moderate-intensity activity, such as brisk walking. Brisk walking is a pace of 3 miles per hour or faster. A moderate-intensity activity makes you breathe harder but does not overwork or overheat you.

You may reach this goal by starting with 10 minutes of activity three days per week, and working up to 30 minutes a day 5 days a week. If you do even more activity, you may gain even more health benefits.¹

When combined with healthy eating, regular physical activity may also help you control your weight. However, research shows that even if you can't lose weight or maintain your weight loss, you still can enjoy important health benefits from regular physical activity.^{2,3}

Physical activity also can be a lot of fun if you do activities you enjoy and are active with other people. Being active with others may give you a chance to meet new people or spend more time with family and friends. You also may inspire and motivate one another to get and stay active.

What do I need to know about becoming active?

Choosing physical activities that match your fitness level and health goals can help you stay motivated and keep you from getting hurt.¹ You may feel some minor discomfort or muscle soreness when you first become active. These feelings should go away as you get used to your activity. However, if you feel sick to your stomach or have pain, you may have done too much. Go easier, and then slowly build up your activity level. Some activities, such as walking or water workouts, are less likely to cause injuries.

If you have been inactive, start slowly and see how you feel. Gradually increase how long and how often you are active. If you need guidance, check with a health care or certified fitness professional.

Here are some tips for staying safe during physical activity:

- Wear the proper safety gear, such as a bike helmet if you are bicycling.
- Make sure any sports equipment you use works and fits properly.
- Look for safe places to be active. For instance, walk in well-lit areas where other people are around. Be active with a friend or group.
- Stay hydrated to replace the body fluids you lose through sweating and to prevent you from getting overheated.
- If you are active outdoors, protect yourself from the sun with sunscreen and a hat or protective visor and clothing.
- Wear enough clothing to keep warm in cold or windy weather. Layers are best.

If you don't feel right, stop your activity. If you have any of the following warning signs, stop and seek help right away:

- Pain, tightness, or pressure in your chest or neck, shoulder, or arm
- Extreme shortness of breath
- Dizziness or sickness

Check with a health care professional about what to do if you have any of these warning signs. If your activity is causing pain in your joints, feet, ankles, or legs, you also should consult a health care professional to see if you may need to change the type or amount of activity you are doing.

References

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2. Barry, V. W., Baruth, M., Beets, M. W., Durstine, J. L., Liu, J., & Blair, S. N. (2014). Fitness vs. fatness on all-cause mortality: A meta-analysis. *Progress in Cardiovascular Diseases*, 56(4), 382–390.
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Coronavirus Benefits and Protections Ending Soon – What to Know and How to Prepare

The Federal CARES Act has offered benefits to help those who have been hit hard financially by the coronavirus outbreak. But with a handful of COVID relief programs ending soon, what should you do to plan? Here are the key programs and protections that are ending soon and how you can prepare yourself and your household for what comes next.

Coronavirus Benefits and Protections Ending Soon

PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)

While the weekly benefit amount and duration for unemployment varies by state, the extra \$600 each week those who qualify for PUA have been receiving will be ending July 27, 2020. This additional benefit began on March 27, 2020, when the CARES Act passed.

EVICTION MORATORIUMS

With eviction moratoriums in nine states and at the federal level lifting across the U.S. at the end of July, it's estimated that nearly 28,000 million Americans are in danger of losing their homes. As eviction moratoriums are issued at the city, state, or local levels, you'll want to see what the situation is where you live.

MORTGAGE FORBEARANCE

The CARES Act includes two important provisions for homeowners with mortgages that are backed by Fannie Mae or Freddie Mac. First, homes with these federally-backed mortgages cannot be foreclosed until at least August 31, 2020. Second, homeowners with federally-backed mortgages who have been financially impacted by COVID-19 can request a 180 day hardship forbearance for their loan, followed by a 180 day extension if needed (so, 360 days total).

The problem is that not all home loans are backed by Fannie Mae or Freddie Mac. For private mortgages, many lenders have offered a 90 day forbearance, but if you took that forbearance in March or April you may need to resume payments soon.

How to Prepare for the End of Coronavirus Benefits and Protections

SEEK OTHER FORMS OF ECONOMIC RELIEF

If you're a freelancer, self-employed, or a small business owner, you're eligible for the Paycheck Protection Program (PPP), a loan that can be forgiven. The application deadline for the PPP has been extended to August 8.

Other economic relief forms include the Economic Injury Disaster Loan (EIDL), which offers up to a \$10,000 advance (\$1,000 per employee), and a one-time grant of up to \$1,000 for small business owners.

APPLY FOR SNAP BENEFITS

SNAP, the federally-backed program to provide emergency food stamps, eased their restrictions due to the pandemic. For instance, the program temporarily suspended the three-month limit that adults without children can receive SNAP benefits. And those who have kids who received free or reduced lunches can also receive assistance through SNAP.

REQUEST RENT RELIEF

Some places are offering rent relief at the local level. For instance, in the County of Los Angeles, those who live within the City of L.A. who meet income requirements are eligible for two months of rent relief of \$1,000 per month. Those who live in an unincorporated part of the County of Los Angeles might be eligible for receiving \$1,000 a month for three consecutive months.

Check to see if there are any similar rent relief programs where you live. You'll want to know if you meet the income requirements to qualify and if the program is still accepting applications.

KNOW YOUR RIGHTS

Although eviction moratoriums are being lifted, tenants should be aware that they may still have protections that may stop them from being evicted, explains Brian Pendergraft, a tenants rights attorney based in Maryland.

For example, in Maryland, eviction moratoriums are being lifted on July 25, but residential tenants who have suffered a loss of income are still protected by a governor's order. This order prohibits judges from granting an order for possession against tenants who can prove they suffered substantial income loss due to COVID-19. This order is in place as long as the state of emergency is still in effect.

"Tenants should consider contacting a pro bono legal services organization to see what protections they may still have in their jurisdictions," says Pendergraft. Another good place to look for free or low-cost help is a nonprofit tenant rights organization in your area.

COME UP WITH A NEW BUDGET

With expanded benefits set to taper off shortly, you'll want to take a good, hard look at your spending plan. What will your cash flow look like in July and beyond? And what bills will you be responsible for within the next month or so?

You'll also want to see where you can make cuts. Remember: the three largest spending categories are food, transportation, and housing. Comb through your recent spending and see if there are any reasonable cutbacks you can make (you've probably already made quite a few, so there may just not be any fat to trim at this point). On the flip side, look for work-from-home side hustles that are legit and worth your while.

WORK OUT A PAYMENT PLAN

It's also an excellent time to look over your debt load and see what you can do to lower your minimum monthly payments. For instance, some credit card companies offer relief in the form of temporarily suspending or reducing minimum payments.

If you're looking for a debt consolidation option, but worry you may be held back by recent dings to your credit, consider a debt management plan. There's no credit requirement, a single monthly payment, and almost all major creditors will offer a reduced interest rate for working with a nonprofit credit counseling agency.

As for rent, see if you can work out a payment plan with your landlord. As a tenant, you have a lot more leverage than you think. "Right now, landlords are under a lot of pressure," says Pendergraft.

"I think landlords actually have more incentive to work with tenants and get them on payment plans than to evict them. Plus, working out a payment plan with tenants is often a better route for a landlord than going to court, especially when court dates are few and far between."

Not able to pay anything at the moment? Another strategy would be to attempt to work out a lease termination agreement, explains Pendergraft. Your lease termination agreement should include reducing a substantial portion of the unpaid rent, or a "cash for keys" agreement.

If you need more hands on help coming up with a financial plan to prepare for the months ahead, MMI's team of accredited counselors is available around the clock. We can help you come up with a customized plan and point you toward valuable resources.

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Source: Lam J. (2020, July 8). Coronavirus Benefits and Protections Ending Soon – What to Know and How to Prepare. Retrieved July 12, 2020, from the Money Management International (MMI) website blog: <https://www.moneymanagement.org/blog/preparing-for-the-end-of-coronavirus-benefits>