



Office of
Employee Relations
Work-Life Services

1-800-822-0244

www.oer.ny.gov/eap

FrontLine Employee

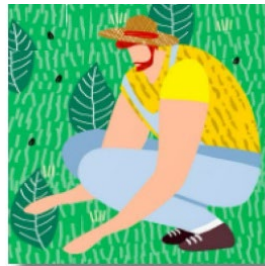
Wellness, Productivity, and You!

Stress Awareness Month: Counseling for Stress Management?



Despite the many stress management tips that exist, not everyone can decide which ones will work best or how to apply them consistently for the desired impact. This is where professional counseling can help. Consider seeking support when faced with persistent, overwhelming stress that you believe interferes with your daily functioning. Physical symptoms of stress like headaches, gastrointestinal issues, or consistent sleep problems are also indicators that it is time to seek support. Typically, when stress is unmanageable, it will negatively affect your relationships with your family, friends, and colleagues. Based on the signs mentioned above, it may be beneficial to reach out to your Employee Assistance Program (EAP) to seek support and resources. Doing so can provide you with the resources and referrals, that may help you better manage stress both now and in the future.

What a Small Garden Can Do for Wellness



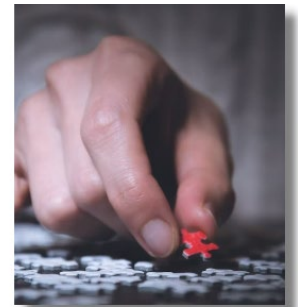
Spring is the perfect time to explore gardening—for both fresh produce and enhanced well-being. You can start with a single pot or a square foot of space, and with a bit of sunlight seize this wellness opportunity to help manage stress. Gardening promotes relaxation, relieves tension, enhances mood, improves emotional well-being, encourages mindfulness, and gives you a sense of grounding, connection to the world around you, awe of nature, and achievement. A larger garden will give you loads of exercise too. Start today—a handful of seeds is only a couple of bucks!

Keep Your Team Aligned, Engaged, and Productive



Don't overlook the importance of your team meeting regularly to deal with issues of communication, productivity, and job satisfaction. Many employees are on teams, but months or years often go by with some teams never taking time to address issues that impact productivity and cohesion. Do you recognize these "overdue for a meeting" signs and symptoms: 1) unaddressed issues leading to misunderstandings or conflicts; 2) cliques forming among like-minded employees to bond, vent frustrations, and protect each other using a "we vs. them" view of the work unit; 3) a perceived lack of trust among team members; and 4) team members demonstrating less initiative than in the past.

Overcome Resistance and Achieve More with Micro Habits



Micro habits are tiny, easily achievable actions linked to goals seamlessly integrated into daily routines. They circumvent resistance to change, offering a pathway past the intimidation of large goals that can keep us from what we desire most. Micro habits wield significant influence due to their cumulative impact. It starts with small manageable tasks. Resistance is almost nil. These behaviors then foster discipline and momentum. And this paves the way for larger successes. For instance, one daily pushup may seem trivial, but starting with just one and gradually adding more can evolve into a robust exercise routine over time.

Chronic Pain and the Family

Chronic pain has many secondary effects. You know this already if you live with a chronic pain sufferer or endure chronic pain yourself. Pain can influence moods because of the resulting associated irritability it creates.

Communication dysfunction can contribute to everyone becoming angry and snappy. Family members of the pain-impacted individual—the ones who care the most and feel helpless—become victims. But it doesn't end there. Family members also develop unhealthy coping strategies like avoidance and isolation. Household conflicts may be frequent, and even normal conversations become triggers for conflict. The pain sufferer's personality may be wrongly labeled as selfish, narcissistic, or anxiety disorder rather than simply pain affected. Change and relief begin with education about chronic pain dynamics, particularly the "mind body" connection and how pain creates mental stress and how mental stress makes pain worse. If your family or relationship is affected by chronic pain, it is not just about pain medication. It is also about education for learning how to communicate effectively with real conversations, avoiding triggers, separating the pain from the person you love, and dropping the blame game. Seek to overcome personal resistance to professional counseling with experts who specialize in the psychological issues associated with pain. Discover the life-changing positivity of self-help support groups for family members and the pain sufferer. And learn how to take care of your personal physical and mental health so you are more resilient in a relationship with the person experiencing chronic pain. Start with a visit to your EAP, but also review the educational resources at www.uspainfoundation.org



Self-Motivation vs. Self-Discipline for Enhanced Success

Self-motivation is the inner drive to achieve a goal, but *self-discipline* is what makes things happen. Self-motivation is easier to come by than self-discipline. You may know this already if you didn't stick to the action steps of a New Year's resolution. Self-discipline includes consistently resisting distractions, frequently delaying gratification, and adhering to routines or plans, even in the face of challenges. To improve self-discipline: 1) decide on—and visualize—a goal; 2) divide the goal into small tasks; 3) repeat #2, with the tasks made even smaller; 4) fit the tasks into time slots of an existing daily routine—a key point because a routine *pulls you* along with less reliance on willpower to act; and 5) reward your successes, big and small.



Avoid Couple Troubles Over

Money troubles among couples are common, but resolving them is possible, or you can try avoiding them if your relationship is new. Tips for couples:

1) Communicate openly and honestly about financial goals, spending habits, and values to reduce misunderstandings and disagreements. 2) Set specific, achievable financial goals together so you work toward a common financial future. 3) Avoid resentment and imbalance in your relationship caused by unequal contributions to your shared financial responsibilities. 4) Few things will cause more stress than debt, so create a budget and stick to it to avoid overspending. (Many couples attempt this task, but they are undermined by not starting first with #1 above.) 5) Avoid secrets or hiding financial information. Money has a powerful impact. Don't underestimate it. Secrets can erode the essential trust needed to make your relationship thrive. 6) Turn to expert sources to help guide your financial future.



Understanding Alcohol's Impact on Health Beyond the Hangover

Acetaldehyde is a toxic substance produced by your liver when alcohol is metabolized (and is a main contributor to a hangover). But acetaldehyde is also considered a carcinogen. The Centers for Disease Control and Prevention notes that consuming three or more alcoholic drinks daily raises the risk of stomach and pancreatic cancers, but heavy alcohol use is also a risk factor for cancers of the head and neck (mouth, throat, and voice box), liver, colon, rectum, and breast! Strong suspicions are associated with prostate cancer as well. Is addressing a potential alcohol use disorder a priority for you? Begin with a free, confidential assessment through your EAP or consult with a professional treatment provider.



WellNYS Everyday is a wellness initiative dedicated to educating, engaging, and empowering New York State employees to choose to eat foods that are healthy for them and to be physically active.

This program encourages employees to:

- Sign-up to receive the **WellNYS Daily To-Do** by email every day.
- Find out where to be physically active in New York State.
- Celebrate your wellness success with “I Did It!”.
- Engage in healthy behaviors while in your workplace.
- Find a NYS Walking workplaces map.
- Learn about Physical Activities in your region.
- Listen to a new wellness webinar every month.
- Become a WellNYS Ambassador for your agency/facility/SUNY.
- 2024 programs include: Count Your Physical Activity Minutes Challenge and the Olympic Experience.



**Office of
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April 2024

Organize your finances.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

For more information go to: oer.ny.gov/wellnys-everyday

WellNYS Everyday is sponsored by NYS Work-Life Services.



1. The The Monthly Challenge in April is to organize your finances. Join us for the wellness webinar on Wednesday, April 3 at 12:00PM for 'Your Financial Report Card.' To register go to <https://meetny.webex.com/weblink/register/rc158f020864bb0e830e8463cb12e8159>.
2. When it comes to your finances, your biggest asset is your income. Take time to review your paycheck. Look at your taxes, before tax deductions and after-tax deductions. Review your total gross and net pay. Do you understand all the deductions?
3. To become organized with your finances, start with three things this month: **1.** Set up and review your monthly budget at least monthly, **2.** Have an emergency fund, and **3.** Track all your expenses. Join us today for the wellness webinar, Your Financial Report Card. To register go to <https://meetny.webex.com/weblink/register/rc158f020864bb0e830e8463cb12e8159>.
4. Be honest with yourself. Are you living beyond your means? If you are spending too much money, you will not have margin in your accounts. Margin is leftover money you still have after all your bills and expenses are paid.
5. Schedule a budget meeting with an accountability partner monthly. Find a day and time that works for both of you.
6. Do you have a \$1,000 emergency fund? If you do not, look around your home and decide what you can sell, or if you can put aside \$100 per week for the next 10 weeks. Only use this fund for an emergency, which is something that is unexpected.
7. Are you up to date with your health, auto, house, rental, and term life insurance? If anything were to happen, insurance covers you in an emergency and it's not something you want to be without. Stay current on all your insurance policies. Review each policy once per year.
8. A sinking fund is a savings account set up for a larger purchase such as an automobile, roof, house, engagement ring, or trip. Do you have any sinking funds? Decide on your larger purchase, then save a small amount every month. Watch the account increase.
9. Do you have a will? You should if you are over 18 years old, own a house or property, have savings, or investments. A will can be done online or by reaching out to an attorney.
10. If you have an \$8,000 balance on a credit card, with 20% interest, every month the interest is \$132. If you pay the minimum of \$213, then only \$81 is paid toward the \$8,000 balance. Pay it off as quickly as possible with the debt snowball method. Go to [How to reduce your debt | Consumer Financial Protection Bureau \(consumerfinance.gov\)](https://www.consumerfinance.gov) for more information on the debt snowball.
11. If you are in debt, check out the wellness webinar Create and Stick to a Budget at <https://www.youtube.com/watch?v=5tr3n6DmlT4>. This webinar explains the debt snowball method and what to do to get out of debt and helpful ways how to stick with a budget.
12. If you are in debt, spend more time making your meals at home instead of eating and taking out. Eating out can be expensive, and if you made the same thing at home, it will cost you less.
13. If you are behind on payments and are being called by a collection agency, do not avoid their calls. Call them and let them know your situation and ask them to work with you on how to make payments on your debt.
14. Talk to a friend or family member about finances. Ask if they have any financial regrets and what they learned from it.
15. Today is the United States and New York State tax deadline. Do everything you can to make sure your taxes are completed by 12:00 midnight to avoid a penalty.
16. Create a list of all your financial accounts. Include account numbers, usernames, and passwords. Put it somewhere safe and share the location with a loved one. If you become unable to address your finances, they may now be able to assist.
17. What financial advice would you give your younger self? Make a list of smart decisions and mistakes you made. Your own advice could change the way your future self makes financial decisions.
18. As a current New York State employee, you have an account with the New York State Retirement System. Their website lets you estimate your pension, and plan for retirement. Go to <https://www.osc.ny.gov/retirement> for more information.
19. How do you like to organize your finances? Using paper, a computer program, or an app are all good places. Your mind may not be the best place to organize your finances.
20. Do you have a financial planner? If you do not, ask a friend or family member if they have someone they would recommend.
21. You can use direct deposit to put funds into retirement or savings accounts. Don't move the money over to an account where you may spend it. If you forget about it, this will grow every payday.
22. Look – Keep – Cancel. Look at every subscription you have including apps, and TV channels. Keep it if you use it, cancel it if you don't use it.
23. If you have children and want to save for their higher education expenses, set up a 529 College Savings Program. Go to www.nysaves.org.
24. At any point in your state career, you can sign up for the New York State Deferred Compensation Plan. Even a small amount every paycheck will build over time. Go to <https://www.nysdcp.com/> for more information. It's never too late to start.
25. Who are your beneficiaries? Is your retirement and/or Deferred Compensation accounts up to date with the desired beneficiary's name and social security number?
26. Set up and pay for your bills online with automatic payments. This way your payment will never be late.
27. Let's play a financial game. What do you prefer? Debit card or cash? Writing checks for bills or paying online? A New car or used car? Renting an apartment or owning a house? There are no wrong answers.
28. Do you have a healthcare proxy? This is a trusted person to make decisions for you if you are unable. For more information go to https://www.health.ny.gov/professionals/patients/health_care_proxy/.
29. Are you interested in owning a house instead of renting? Start the process by paying off all your consumer debt. Save 20% of the cost of the home as a down payment, and save 3-5% of the cost of the home for closing costs. Plan accordingly with your monthly budget to include upkeep, county and school taxes, and homeowners insurance.
30. Did you act on any of the WellNYS Daily To-Do's to organize your finances?

NUMBER OF DAYS COMPLETED