



# Teacher Resource Guide

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# **Stress Management**

## Combating Compassion Fatigue

Compassion fatigue, also known as secondary traumatic stress, is common among caregivers who spend a significant amount of time working with the seriously ill and traumatized. Compassion fatigue shares many of the same symptoms with burnout, another common issue among caregivers, but burnout, generally indicates a loss of the ability to empathize. Victims of compassion fatigue are overwhelmed by their emotional connection with and compassion for those they aid, according to the U.S. Substance Abuse and Mental Health Services Administration.

Long-term, untreated compassion fatigue can lead to burnout and other serious stress-related conditions. That's why it's important to recognize, address and treat the causes and symptoms immediately by taking care of your physical and emotional health.

### Who is at risk?

Clinicians, caregivers and volunteers who help others often are extremely empathic people, and their generous and caring nature may heighten their vulnerability to compassion fatigue. People may be especially vulnerable if they have experienced unresolved trauma in their own lives or are going through an emotional or traumatic event at the same time as the people they are treating.

Compassion fatigue can happen slowly over time, or it can come on suddenly, the U.S. Department of Defense advises on its Military OneSource site for service members, veterans and their families. The signs are similar to those of post-traumatic stress disorder but can vary greatly among individuals:

Nervousness and anxiety. You may feel fearful about going out or be hyper-vigilant about your own and your family's safety.

Anger and irritability. You may argue with relatives, friends or co-workers or feel angry for no discernable reason.

Mood swings. Compassion fatigue can make it difficult for you to control your emotions. You may feel fine one minute and then find yourself suddenly crying or feeling very anxious the next.

Difficulty concentrating. Maintaining focus or making even simple decisions may be signs of compassion fatigue. You may forget parts of your daily routine, like brushing your teeth.

Changes in appetite, sleep or other habits. You may be eating more or less than usual, or may be sleeping too much or not enough. You also may withdraw from others by becoming emotionally distant and detached.

Physical changes. People suffering from compassion fatigue may experience headaches, stomachaches, dizziness, heart palpitations or shortness of breath. You may notice flu-like or cold symptoms. (If you do have any of these physical changes, see your health care provider to rule out a medical ailment.)

Depression. Feeling sadness and grief, lowered self-esteem or a loss of interest in ordinary activities, memory difficulties, extreme fatigue or frequent crying episodes also are possible signs of compassion fatigue.

Other symptoms cited by mental health professionals include:

- Isolation from others
- Complaints from co-workers or supervisors about work performance
- Substance abuse
- Compulsive behaviors such as overspending, overeating, gambling and sexual addictions
- Poor self-care, including lack of hygiene and unkempt appearance
- Legal problems or indebtedness
- Nightmares and flashbacks to traumatic events
- Difficulty separating work from personal life
- Lack of connection with co-workers and others on the job

## Addressing Compassion Fatigue

According to the Compassion Fatigue Awareness Project, which works to educate caregivers about the issue, such symptoms are normal displays of stress resulting from the work of caregiving. The good news is that, “While the symptoms are often disruptive, depressive, and irritating, an awareness of the symptoms and their negative effect on your life can lead to positive change, personal transformation, and a new resiliency,” the project suggests on its website.

Here are some tips from the project to address compassion fatigue:

- Be kind to yourself.
- Be aware of what you’re experiencing and educate yourself.
- Accept where you are on your path at all times.
- Understand that those close to you may not be there when you need them most.
- Exchange information and feelings with people who can validate what you’re experiencing.
- Listen to others who are suffering.
- Clarify your personal boundaries: What works for you; what doesn’t.
- Express your needs verbally.
- Take positive action to change your environment.

Untreated compassion fatigue can impair your health as well as your work performance. It also can negatively impact your personal and family life. That’s why it’s important to get help promptly if you feel overwhelmed by your responsibilities. Be aware that help is available for the helper and that you are as important as the people you are helping. Some additional tips from the Military OneSource website:

Talk with someone you trust. Just voicing your feelings and fears can help you feel more in control and less alone. A supervisor, mentor or trusted colleague can remind you of what’s typical and can help you anticipate challenges that may lie ahead.

Take care of yourself. Eat well-balanced meals, get enough sleep and make time to exercise, even if you only take a few minutes for a short walk. Practice deep breathing and other relaxation techniques. Avoid using alcohol or non-prescription drugs to help you manage your emotions.

Give yourself time. Compassion fatigue isn’t a sign of weakness. Be patient with yourself and ask others to be patient with you. Telling people how they can help will make you feel useful and help you get the support you need.

Know your own limits. You may need to stop or change your assignment, even if it’s only temporarily. You can’t be effective if you’re exhausted or know you can’t help. Take time for a well-deserved break. When you return, you may be better able to help others because you have a refreshed attitude, more energy and a different perspective.

Focus on the good you are doing. You are giving the gift of yourself and your experience and training.

If you ever feel overwhelmed, talk with a professional who can suggest ways to help others without neglecting your own needs. Your Employee Assistance Program can aid you in finding the counselling and other resources you need to get back to feeling yourself again.

Unrecognized and untreated compassion fatigue causes people to leave their profession, fall into the throws of addictions or in extreme cases become self-destructive or suicidal, warns Angelea Panos, a therapist and board member of Gift From Within, a nonprofit organization for survivors of trauma and victimization. “It is important that we all understand this phenomenon for our own well-being, but also for our colleagues,” she writes on the Gift From Within website. “If you notice a colleague in distress, reach out to them... and let them know you care and are available to talk if they need.”

## **Sources**

Gift From Within: [www.giftfromwithin.org](http://www.giftfromwithin.org)

Compassion Fatigue Awareness Project: [www.compassionfatigue.org](http://www.compassionfatigue.org)

Military OneSource: [www.militaryonesource.mil](http://www.militaryonesource.mil)

Substance Abuse and Mental Health Services Administration: [www.samhsa.gov](http://www.samhsa.gov)

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## Time Management Techniques

Most of us wish we had more hours in the day to get things done. Not using your time wisely can make work more stressful and lower your performance. The key to maximizing your resources is time management. With just a little effort and time, you can be more effective and efficient at work and elsewhere.

### Examine How You Spend Your Time

Many busy people comment that they do not know where all their time goes. Keeping a log can help you better understand how you spend your time. For a week or so, keep a record of what you do each day and how much time you spend doing it. Create a simple calendar to keep on your desk to track dates, tasks, and the start and end times for each activity. If you are being totally honest, you should keep track of the time you spend on personal tasks, such as telephone calls and non-office email. Set aside a time at the end of your recording period to review and analyze the information.

Think about the types of activities you regularly perform. Group them into rough categories, such as meetings, office email, report writing, etc. Next, calculate how much time you devote to these tasks. Ask yourself if they take longer than they should. Determine how much time these activities realistically should take, and try to stick to that time limit in the future.

At the same time, make note when:

- You delay working on a task simply because it is unpleasant.
- You could delegate tasks to other people. The idea is to free up time so you can apply yourself to tasks that require higher skill levels. We all have been guilty of believing it is simpler to do things ourselves than to wait for others to do them or teach them how to do them.
- You are spending time helping others do their work.
- You could handle work better if it was more clearly defined. If this is the case, you should ask your boss for clarification and obtain agreement on expected results.
- You could work more effectively if you were not constantly pulled off of one task to work on another. This issue is a bit trickier to handle and will require tact. You may wish to work with your boss to set priorities so you can better schedule your activities.

### Prioritize

If you are like most workers, the tasks you perform range broadly in importance. By prioritizing your activities, you can put the most effort into your important tasks. To prioritize your activities, break your tasks down into categories:

- High priorities that either have a direct value to what you and others do now or have pressing deadlines
- Medium priorities that will pay off later down the road
- Low priorities that have minor value and little direct bearing on what you do now, such as filling out forms
- Activities that are a total waste of time, which you most likely should discontinue.

The goal is to make the most of your time. You can do this by:

Batching tasks according to priority whenever possible

Focusing the majority of your efforts on those tasks that only you can do

Delegating or eliminating low-priority tasks to others.

## Manage Your Time

Get in the habit of filling out an appointment book or calendar on a weekly or monthly basis with all appointments, meetings and deadlines. Once you get the feel for your schedule, consider whether you can move, shift, or even eliminate any appointments. Make sure you clearly understand project deadlines.

You also can manage your time better by being prepared for short-term tasks. Review existing and new assignments daily. If you have a report scheduled, make sure you have the materials on hand to write it. If you have a meeting scheduled, block out time to write up notes afterward.

When working on a deadline that involves the delivery of a report, meeting or presentation, make sure the project is clearly defined. Break down the task into smaller pieces you can accomplish easily. This will help you build momentum and allow you to build in quality assurance as you complete each piece. You can also benefit from time saved if you complete a section faster than expected.

## Deal with Deadlines

Deadlines generally are not flexible. However, many projects are plagued with unexpected problems and complications. When working on a large project with a set deadline, take advantage of any free time to work ahead to prevent last-minute crunches.

Another strategy for coping with deadlines is to go over a list of competing tasks and seek confirmation of priorities. Review priorities with your boss or co-workers to decide the order of importance for tasks associated with a project.

You also need to consider whether a given deadline is realistic. If you know there is some problem with a project, you need to discuss how to handle the situation in the beginning stages of the project. If you do not address problems early, you stand a greater chance of failure and will likely encounter more stress in finishing the project.

Do not forget to think of the rest of the people on your team. Other people or activities may depend on the timely completion of your task. If it is clear from the outset that you cannot complete a project on schedule, you should inform others as soon as possible.

## Remember the Little Things

Planning goes beyond keeping track of your own time. You must figure into your schedule tasks done by others, such as typing reports, circulating memos or researching issues. Make sure you set deadlines for others and have made the nature of their tasks clear.

## The Payoff

Time management involves the application of simple, specific strategies. With very little effort, you can realize major results. Taking a close look at how you spend your time can reveal potential problems and allow you to address them effectively.

Keeping track of your time can provide you with valuable information for future planning. Careful planning not only will save you time, but will also help eliminate stress.

## Resources

U.S. Department of Labor: [www.dol.gov](http://www.dol.gov)

National Institute of Mental Health: [www.nimh.nih.gov](http://www.nimh.nih.gov)



## Stress Management Resources

None of us can escape the stress of daily living, but we can learn to manage it better. Your GuidanceResources can help, too. As a one-stop portal for expert information and help with the issues that matter most to you, GuidanceResources Online offers articles, self-assessments, podcasts and other tools to help you reduce stress and live a healthier, happier life. Just log on at [guidanceresources.com](http://guidanceresources.com) today for resources including:

### On-demand trainings

- Balancing Work and Life
- Connecting Mind and Body for Healthy Living
- Coping With a Crisis or Traumatic Event
- Laughter, Humor & Play to Reduce Stress & Solve Problems
- Learning to Relax
- Living With Change
- Managing Emotions in the Workplace
- Stress - A Way of Life or Fact of Life?
- Time Management Tools & Principles

### Resiliency Resource Guide and Balance and Resiliency Online Center

Find articles, assessments, podcasts, checklists, trainings and tips for dealing productively with stress due to work, life, relationships, grief, finances and more. Subjects include:

- 10 Tips for Alleviating Stress in the Workplace
- Tips for Coping With Stress
- What You Need to Know About Depression
- Stages of Loss
- 32 Stress-reduction Tips
- Tips for Better Work-Life Balance
- An Introduction to Mindfulness

### Videos

- Stress Survey Results
- Finding a Balance: Healthy Eating and Activity
- Heart Disease Risk Factors
- High Blood Pressure Basics
- Prevention and Wellness: Services to Keep You Healthy
- Women's Wellness

### E-books

- Living the Healthy Life
- Anxiety Disorders
- Men and Depression
- Your Guide to Physical Activity and Your Heart

### Mobile App Links

- GuidanceResources Now
- Calm
- MyMoodTracker
- Relax Melodies
- Breathe2Relax
- Tactical Breather
- e-Positive Spin
- MyCalmBeat

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## Self-care for Stress Relief

To feel your best, it is important to take care of yourself. That means eating well, exercising, keeping work and home life balanced and maintaining good relationships. There are times, however, when even these things can't prevent stress and anxiety from creeping in. That's why self-care is so important. Taking a small amount of time out of your busy schedule just for yourself is key to handling all your duties while getting the most out of life. Try these tips to give yourself the attention you need to be your best.

### Deep Breathing

Deep breathing focuses on using the diaphragm (the spot just under your rib cage) to draw slow, deep breaths into the lungs and to release them slowly. Take a couple of minutes every hour to practice some deep breathing.

### Stretching

Stress often appears as tension in our necks, shoulders and head. Stretching exercises can relieve tension, make your body more flexible and produce a calming effect. Even just shrugging your shoulders, stretching your arms and rolling your neck a few times a day can have positive effects.

### Meditation and Visualization

Meditation involves "quieting the mind" by blocking out sensory input and distraction, while visualization involves using the brain's creative capacity to create a stress-free experience, much like daydreaming. Try to carve out 15 minutes daily to quiet your mind and body.

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### Muscle Relaxation

Progressive muscle-relaxation techniques involve systematically tensing, relaxing and visualizing each major muscle group. It is best to practice these techniques when you have about 20 minutes and are able to find a quiet place where you can lie down without being disturbed.

### Calming Thoughts

Our thought patterns often cause or contribute to the stress that we are feeling. The next time you encounter a stressful situation, take a moment to tune into your thoughts and feelings. Write these thoughts down and then write down a more positive replacement.

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## Benefits of Exercise

When you are feeling sad, stressed or in a generally bad mood, exercising might be the last thing you feel like doing. Instead, you may decide to reach for snacks, turn on the television or curl up with your favorite book. While each of these activities may provide you with temporary relief, none can provide you with the same benefits as exercise.

Doctors and fitness experts recommend regular physical activity as a way to burn calories and fat, lower blood pressure and increase muscle strength. But did you know that regular exercise not only gets our bodies into shape, it has a similar effect on our minds?

A good exercise program will combine aerobic, strength and flexibility training. Consider the following physical and mental benefits of a well-crafted exercise program.

### Physical Benefits

The physical benefits of exercise are numerous. The following are just some of the benefits that exercise can have on your physical health:

- Reduced risk of many diseases, including heart disease, stroke, high blood pressure, osteoporosis, diabetes, heart attack and certain types of cancer
- Increased flexibility and range of motion
- Diminished signs of aging
- Increased metabolism, which helps you maintain a healthy weight
- Strengthened immune system
- Reduced cholesterol levels
- Increased endurance
- Reduced pain and swelling associated with certain chronic conditions, such as arthritis

### Mental Benefits

Along with the physical benefits of exercise come a number of mental benefits:

- Lower levels of stress and anxiety
- Elevated mood with a lower risk of depression
- Increased self-esteem
- Increased energy levels
- Regulated sleep patterns

Exercise can also help you to develop a more positive outlook on life as well as help you look and feel good about yourself.

# Work-Life

## Managing the Stress of Parenting

Every parent goes through times when the pressure feels overwhelming. You can be a positive role model to your kids by practicing self-control techniques and relaxation methods. Get in touch with the source of your stress and the physical symptoms stress can cause. Ask for help when you need it, and take advantage of support resources available to you. Keep parenting stress from getting the best of you by taking a timeout and by focusing on what is important.

### Why Parents Feel Stressed

Here are some common stress triggers for parents:

- **Unfair expectations:** Many parents have an unrealistic vision for their family – an expectation that each member should be as close to perfect as possible. When children or spouses fail to live up to these standards, it is easy to become frustrated and stressed.
- **Unresolved conflicts:** Difficulties from your childhood or unresolved anger toward your own parents can make it hard to know how to act as a parent. Even if you feel your parents did the wrong things, it can be hard to know what the right ones are.
- **Lack of time for yourself:** Parents miss the free time they once enjoyed. It is better to face the fact that your children will demand and deserve your time than to resent it. Remind yourself that as your children grow up, their independence will allow you to reclaim your personal time.
- **Lack of appreciation:** Parents can experience resentment if they feel that their child does not respect or appreciate them. It is important to keep in mind that showing appreciation is probably a more natural concept for adults than it is for kids.
- **Navigating the demands of work and home:** Dual-earner couples with children have become much more common than a generation ago. Many parents have no experience or role models to turn to when they need help navigating competing demands on their time, energy and emotions.

### Signs of Stress

It is important to recognize the physical symptoms of stress. Of course, it is always a good idea to rule out any possible physical illness that could be contributing to these symptoms by visiting your doctor.

Common physical complaints linked to stress include:

- Fatigue or exhaustion
- Muscle spasms or nervous twitches
- Headaches
- Grinding teeth or a clenched jaw
- Clenched fists
- Nervous habits, such as picking at skin or biting nails
- Fidgety or jittery hands
- Skin rashes
- Recurrent colds or flus
- Forgetfulness
- Upset stomach

## Ways to Cope With Stress

Try these suggestions:

- **Seek help:** Do not wait until your breaking point if you cannot control your anger.
- **Recognize and admit when you are feeling anxious and stressed:** Listen to what your body is telling you through physical signs of stress, such as headaches and stomach discomfort.
- **Ask yourself these questions:**
  - What is the worst thing that can happen?
  - Is there anything more I can do to improve the situation?
  - How will this outcome affect my life in the long run?
  - What can I learn from this?
  - What advice would I give to someone else in this situation?
- **Avoid setting unrealistic expectations and too many lofty goals:** Remember that all children misbehave, and all parents make mistakes. Sometimes being good is good enough.
- **Focus on the positives:** Recognize that for everything that may go wrong, there may be multiple things that go right. Be proud of your accomplishments, and celebrate your successes. Create a “joy” journal in which you list at least five things a day you are grateful for.
- **Make time for yourself:** Take a little time each day for something you like to do: a hobby, a walk with your partner, a home improvement project, etc. Spend a half-hour just sitting quietly listening to soothing music or meditating peacefully. Take advantage of your free time by engaging in fulfilling activities. Arrange for a baby sitter, or take advantage of relatives who can relieve you for a few hours.
- **Learn to say “no” and to delegate responsibilities at home and at work:** Remember, when you ask for help with a chore or project, you give up the expectation that it will be completed exactly as you would have.
- **Alternate parenting duties:** Adopt a “tag team” approach with your spouse and take turns with disciplining, playing with your kids, driving to and from events, etc.
- **Get your home organized:** Tackle one task at a time, if possible. List out your duties in order of priority and complete one at a time. This can make you feel more organized and in control, leading to a sense of greater accomplishment. Create schedules and calendars to stay on track.
- **Break from home routines:** While schedules and consistency are very important for families, it is OK to do something spontaneously different with your kids from time to time. Make it a fun break from the norm – such as letting your kids stay up an hour later one weekend night to play a family board game together.
- **Identify your trigger points and know your limits:** Get to know the situations and circumstances that cause you the most stress, and learn ways to avoid them.
- **Laugh and learn:** Instead of getting irritated, learn to laugh at life’s annoyances and learn from your mistakes. Accept stress as an everyday part of life. Often, the best way to cope is to go with the flow – to accept those things that we cannot currently change.
- **Get enough rest:** Doctors recommend at least seven hours of sleep a night for adults. There is a term for those who say they can get by on four or five – sleep deprived.
- **Exercise regularly:** Swimming, running, brisk walking, aerobic exercises and other repetitive fitness activities are especially beneficial. Experts recommend exercising at least 20 to 30 minutes three to five times a week.
- **Avoid drugs:** Do not rely on over-the-counter drugs, such as aspirin, to manage your stress. Talk to your doctor about taking any medications properly. Stay away from alcohol, tranquilizers and other drugs. These may contribute to depression and an increased sense of loss of control.

## Tips for Relaxation

Try these techniques to help you relax and reduce the stress of parenting:

- Breathing exercises: Draw slow, deep breaths from the diaphragm, which is located just below the center of your ribcage. Exhale slowly and evenly. If you are highly stressed, try this lying on your back.
- Yoga and stretching exercises: These can relieve tension, make your body more limber and flexible, and produce an overall calming effect.
- Visualization: Try sitting in a comfortable, quiet environment, closing your eyes, and freeing your mind from its many concerns for even a few minutes each day.
- Progressive muscle relaxation techniques: Try tensing, relaxing and visualizing each major muscle group. Make a fist, and hold it tight for at least five seconds. Feel the tension in your hand and arm. Finally, relax your hand and visualize the tension escaping your body. Do the same with your other hand, your neck, your face and your limbs.

Aim to organize your home, and plan your time efficiently. Do not be afraid to ask for help from loved ones, and when you feel you have reached your boiling point, step back and take a time out. It is not worth losing your temper and doing something you will regret. Regain your composure, and practice those techniques that help to calm and soothe your nerves.

Ask other parents for their advice on handling parenting pressures and share your suggestions with them.

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## Achieving Work-Life Balance

If you are feeling pulled in too many directions at once, or if there never seems to be enough time to accomplish everything on your “to-do” list, you may need to assess your work-life balance.

Individuals who have achieved work-life balance have learned to combine work and personal commitments into a healthy mix. Often we find that the demands of work and personal time are pulling us in opposite directions. But even if you experience great enjoyment in your work, it should not come at the expense of family or leisure time. Finding a way to manage these multiple facets of life can help you to be happier and more productive at both.

### Balancing Tips

The following suggestions can help you to better balance work and family life:

- **Build a support network:** Whether you are a parent or are caring for an elderly or sick friend or relative, enlist the help of friends, neighbors and relatives whenever possible. This extra help can give you a much-needed break.
- **Delegate tasks:** Do not be afraid to ask for help or to delegate responsibilities, both at work and at home. Children can be given age-appropriate jobs around the house, such as cleaning their rooms or taking care of pets.
- **Set priorities and limits:** Consider what is really important to you and what you value most in life. Once you identify your priorities, it will be easier for you to make decisions about how to best allocate your time. Focus on the big picture instead of on the small details, and keep in mind that you may still need to make sacrifices along the way.
- **Stay flexible:** When juggling different roles and commitments, plans can change very quickly. Staying flexible and keeping a sense of humor can ease the stress associated with changing demands.
- **Discuss alternate work options:** Many companies are realizing the value of work-life balance and have created flexible work arrangements. Discuss your situation with your supervisor, and talk about the options that are available to you.
- **Develop family traditions:** The quality of the time that you spend with your family can be more important than the quantity. Create rituals for mealtime, bedtime and weekends to help create lasting memories and connections.
- **Use technology to your advantage:** Just because you are sitting in a waiting room does not mean you cannot be productive. There are numerous devices available that can help you to stay connected, even if you need to step away from the office.
- **Learn how to say no:** There will be times when one more activity or assignment will be too much for you to handle. Learning how to say no without feeling guilty is important for these situations.
- **Appreciate your own efforts:** Balancing roles is work in and of itself—work that should be rewarded. Take some time to acknowledge everything that you do. It is important to reward yourself occasionally and to give yourself some down time.
- **Find an outlet for your own enjoyment:** Everyone needs time to relax and de-stress. Taking time for yourself can benefit everyone, since you will emerge happier and more rested.
- **Get organized:** Keep a family calendar in a prominent place in your home. Assign a different color to each family member so you can easily track activities. At work, find the time of day when you are most productive, and turn off phones, email and other distractions. Plan to tackle projects and daily tasks during this time.
- **Explore alternate options:** Many communities offer child and elder care assistance programs. Your Employee Assistance Program can also be a valuable source of information about available resources.

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## Building Better Family Communication

The keys to a successful family are having freedom to express positive and negative feelings and working together to solve problems. The following tips can help you and your family build better listening and communication skills, which are the first steps in creating a happy home life:

- **Think before you speak:** Take the time to contemplate your message. Do not react hastily to what someone says if you disagree. You may regret what you say. Children are very perceptive about pointing out inconsistencies and inaccuracies in your messages.
- **Be as clear as possible:** Whether it is an expectation, emotion, question or other message, be very specific about what you are trying to express, especially with young children. Mixed and incomplete messages are very easy to misinterpret.
- **Stay on topic:** It is natural to want to avoid talking about the difficult things. Help family members stay on track by saying things like, "That is an interesting thought, but I would like to finish our discussion about \_\_\_\_\_ first." Avoid bringing up a litany of past offenses, and stick to the topic of the moment.
- **Maintain consistent eye contact:** Nodding occasionally also conveys the message that you are still with them.
- **Match your tone and message:** It is tempting to break up a serious discussion with laughter. Do not use humor to avoid a meaningful, serious topic.
- **Refrain from judging or disagreeing:** When listening, aim to understand and don't interrupt.
- **Use "I" statements instead of "you" statements:** For example, rephrase, "You never listen to what we have to say," into, "I feel that you are not listening carefully to what we have to say."
- **Avoid criticizing, ridiculing, embarrassing, whining at or nagging:** Demonstrate that fair, constructive and open dialogue is the best way to settle differences.
- **Give each person an equal say:** Be sure to include every family member, especially young children.
- **Stress the respect of differences:** Enforce your family rules, but allow each family member a healthy means of expressing disagreement.
- **Avoid speaking on behalf of another family member unless asked to:** Let that person indicate his or her own preferences and opinions.
- **Be consistent with your partner:** Do not confuse a child by disagreeing or arguing with the other parent.
- **Talk to young children on their level:** When talking to a preschooler, use language he or she will understand. Get down on his or her eye level to communicate effectively.

### Use Active Listening with Your Children

Therapists use a technique known as "active listening" to help patients express their feelings. As a parent, you can use this technique to help your children, too. Consider these tips for active listening:

- **Learn to be an active listener:** Instead of jumping to a solution, let your child know you understand how he or she feels. This encourages him or her to talk more about the hurt feelings and come up with solutions that will work.
- **Say less:** Most of the time your child wants you to listen, not tell him or her what to do. Make yourself available, listen carefully and demonstrate your sincere eagerness to understand and hear his or her story by saying, "Wow, go on," "No kidding" or "That's very interesting," or nothing at all.

Do not expect to come to a resolution for every problem. Just like the problems that adults face, children's issues will not always be resolved in one discussion. Some problems do not have simple and neat solutions. By not ending your discussion on a note of false hope, your children will get the message that you take it seriously, too. This gives him or her a chance to work things out by himself or herself.

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**Financial**

## Considering Graduate School

People go to graduate school for many reasons. Some hope to enter professions that require advanced degrees, such as academia, law or medicine; others know graduate degrees can bring career advancement and higher salaries; still others attend graduate school simply for the pursuit of knowledge.

Yet the decision to attend graduate school is not one to take lightly. Before you enroll in a graduate program, make sure that you are going for the right reasons and that you find the program that best fits your goals.

### The Types of Advanced Degrees

Many different types of graduate programs and degrees exist. However, the most popular degrees are:

- **Master's:** A master's degree offers specialized knowledge in a field of study. In some fields, a master's is simply a stepping stone or requirement on the path toward a Ph.D., while in other fields, one must choose between obtaining a master's or a Ph.D. In still other fields, such as business, a master's can mean more money and more opportunities in the workplace. Master's candidates in some disciplines, such as the humanities and social sciences, often must write a thesis, representing independent research on a topic of interest. Depending on your field of study, a master's degree generally takes one to two years of full-time study.
- **Doctorate:** Doctorates are more specialized than master's degrees. Depending on the field, doctorates require coursework and a good deal of independent study. In most programs, doctoral candidates must complete a scholarly work called a dissertation; the dissertation is the result of years of research on a topic on which few or no other scholars have published. Many people pursue doctorates because they want to teach or conduct research at a college or university.
- **Professional degrees.** Some fields, such as law, medicine, veterinary medicine, dentistry, etc., require specialized advanced degrees. For instance, a future lawyer must obtain a Doctor of Jurisprudence (J.D.), while a future physician obtains a Doctor of Medicine (M.D.). Each degree program sets its own requirements, such as clinical work, a thesis, etc.

### Is Graduate School for You?

Before you decide to apply to graduate school, first decide on your objectives for obtaining an advanced degree.

- Do you need it to improve your career?
- Would you earn more money with it?
- Does a particular field of study fascinate you?

The decision to attend graduate school is not one to take lightly. It can take several years and lots of money to obtain an advanced degree. It may mean putting your career or your personal life on hold, or it could mean juggling a full-time work schedule and evening classes.

In a slow economy, many people choose graduate school because they cannot find jobs, creating a large pool of highly educated workers who employers may consider overqualified.

### Finding Graduate Programs in Your Field

Once you are comfortable with your decision to go to graduate school, you will need to spend some time searching for the right program. There are several ways you can learn about the available programs:

- **Publications:** Head to your local library or bookstore to find publications that list, rank and describe graduate programs in varying fields. U.S. News and World Report publishes annual rankings of many

law, medical, business and other graduate programs. Peterson's, Barron's, the Princeton Review and many others also offer popular publications; be sure that the book you select is current.

- The Internet: Most graduate institutions have websites that outline the degrees offered, course requirements and admission criteria, as well as costs, faculty and research specialties. You even may be able to download an application or apply online.
- Your undergraduate institution: The career-placement office at your undergraduate school should be able to help you narrow down your search for graduate programs. You should be able to tap into this resource even if you graduated many years ago.
- Your undergraduate professors: If you have a personal or professional relationship with any of the professors at your undergraduate university, talk with them about good programs. If you do not know any professors in the department personally, the chair of the department may be willing to offer guidance.
- Colleagues and friends: If you have already entered the workforce, you may have colleagues or friends who have attended or are attending graduate school in your field. Talk to them about the schools they considered and the criteria they used to select the right program.

## Deciding Where to Apply

Once you have compiled a list of possible programs, you will need to decide to which ones you will actually apply.

Selecting a graduate program can be very different from selecting an undergraduate school; the criteria that applicants use to evaluate schools is more refined, and applicants often have spouses, children and/or established careers to consider.

Some of the criteria many applicants use for selecting graduate programs include:

- The program's reputation: Not all graduate programs are judged equally, so make sure you understand and are comfortable with a program's reputation before you apply. Many employers consider not only that an applicant obtained an advanced degree, but also the quality of the institution from which the applicant graduated. In some instances, it may be wiser for your career and your pocketbook to skip graduate school (or apply again later) than attend a low-quality program.
- The quality of the faculty: Although experts do not recommend it, some applicants choose their graduate programs because they want to study with particular scholars. A better idea is to look at the articles and books the faculty has published, the types of courses they offer and even where they got their degrees. This is even more important if you are entering a doctoral program: you will want at least one faculty member whose research interests mesh with yours, as you will need an advisor to guide you through the dissertation process.
- Areas of specialty: Typically, non-professional graduate programs require their degree candidates to focus on very specialized aspects of their fields. It is a good idea to research these specialties before selecting a program. For example, you do not want to enroll in a history program that specializes in 20th century events if you want to focus on medieval history.
- The admission requirements: While it will not hurt to apply to a dream school, you will improve your chances (and save yourself valuable time and money) if you narrow your search to a handful of the programs that most meet your needs and that you think will accept you. Do you meet the program's requirements for undergraduate grade-point average (GPA), entrance-exam scores, work experience, etc.? If not, think twice before you apply.
- The degree requirements: Are you willing to do the work necessary to get the degree? Find out each program's requirements, such as writing and defending a thesis; passing a foreign-language exam; performing a certain number of hours in clinical work; working as a student teacher or teaching assistant; participating in workshops; completing an internship; etc.

- **Cost:** Not only will you have to pay for tuition and fees, books and living expenses, but also you may be missing out on the chance to earn a salary (if you go to school full-time). However, depending on the type of graduate program you choose, you may be able to get grants, scholarships, stipends and other financial assistance. Do not select a program until you have some idea how you will pay for it.
- **The school's facilities:** If you are going to be doing a lot of library research, you will want your program to offer a well-stocked library that offers a wide variety of print and electronic media. Those in the sciences may desire a top-notch lab with state-of-the-art equipment. What types of computer facilities and Internet access does the program offer? Do not forget to check out the graduate-student housing, too.
- **Length of the program:** A master's may take only a year, while a Ph.D. can take five or more. Many people do not like putting their lives on hold for that amount of time.
- **Job placement:** Unless your current employer is sending you to graduate school, you will want to know how successful a program's graduates have been at getting jobs or, in the case of master's candidates, gaining acceptance into doctoral programs. Be sure to check out each program's placement rate and career services.
- **Personal considerations:** Are you able to move anywhere, or are you tied to your state or community? Do you have a spouse, partner or children whose lives will be affected by your enrollment in graduate school? Do you currently have a good job? If so, will your employer hold it open for you until you graduate?
- **Graduate school is a big commitment,** so be sure to consider how it will affect your personal life, your finances and your career. The time you spend researching programs up front will pay off when you are ready to decide whether and where to apply.

## Resources

Peterson's Guide to College Information: [www.petersons.com](http://www.petersons.com)

College.gov: <http://studentaid.ed.gov/redirects/college-gov>

College Admissions Board: [www.collegeboard.org](http://www.collegeboard.org)

U.S. Department of Education College Aid: <http://www2.ed.gov/finaid/landing.jhtml>

Grants.gov: [www.grants.gov](http://www.grants.gov)

# Budget Plans

## The Value of Budgeting

Creating and living within a budget isn't as complicated as one might think. In fact, it will simplify your life. Instead of worrying about living beyond your means, you'll be in control of your spending and saving decisions.

To create a budget that will work, you must follow a simple rule: you cannot spend more than you earn over an extended period of time. Some kinds of debt are unavoidable, such as owing \$100,000 for a home mortgage loan. These debts are managed through monthly payments over a known period of time. Creating a budget will help you avoid the kinds of debt that keep you from realizing your long-term financial dreams.

The goals of creating a budget are to:

- Make your debts and expenses manageable;
- Reduce debt as quickly as possible;
- Have income which exceeds expenditures, thus allowing for savings; and
- Help you change negative spending habits.

To achieve these goals, it may be necessary to increase your earnings by working overtime or taking a second job. However, most people find it easier to control their spending. Abiding by a budget plan is a useful technique for doing this.

## Getting Started

To get started on your budget, you will need your paycheck stubs, bank and investment statements, bills and credit card statements, receipts, paper and a pen (you can also use the handy budget worksheet below).

Ultimately, you can follow your preference of an annual, biannual, quarterly, monthly or per-paycheck budget. However, it is recommended that you begin by estimating monthly income and expenses to get an accurate sense of how much you're earning and how much you're spending over a reasonable period of time. Here are the steps involved:

1. Estimate your take-home pay by looking at the net (after tax) amount on your paycheck stubs. It is easy to be fooled into thinking you have more money than you do by looking at your gross income. Take-home pay is the only pay that counts. Bank statements may also be useful to measure such non-wage income as interest, dividends, etc. Be sure to include alimony and child-support monies.
2. Calculate your expenditures. Identify all of your typical expenses, and list categories for each, such as mortgage payments, car loans, transportation costs, utilities, day-care costs, food and clothing bills, education expenses, medical bills, car repairs, retirement savings, religious contributions, entertainment purchases, miscellaneous expenses, etc. It is easy to track certain categories, such as utility bills and loans, but it may be more difficult to determine exactly what is spent on entertainment, gifts and other out-of-pocket purchases, especially if you lack receipts.
3. Subtract all expenditures from revenues. If you have a surplus, aim to save as much of it as possible. If you have a deficit, you'll need to cut certain expenditures. In the end, your budget must be in balance. Experts recommend setting a goal of saving at least 10 percent of your earnings and having at least three months' income set aside for emergencies.

## Tips for Living Within Your Budget

- **Focus on savings versus spending.** Rethink your priorities. Put off buying unnecessary items today, and dedicate that money toward a future dream purchase. See if you can top how much you've saved each month.
- **Make wise cuts.** Evaluate your expenditures by listing them in order of priority, and determine which purchases can be eliminated or reduced. Rethink big-ticket items like home remodeling to make sure they are really necessary and that you get the best return on your investment.

- **Document every transaction.** Create a system to file and organize your revenues and expenditures. Consider buying a ledger sheet to record these transactions. Set up a filing system using plastic trays, a hanging-file cabinet or paper envelopes. File all receipts and bill stubs in different categories as you process them. Also, keep your checkbook register up to date.
- **Computerize your efforts.** Consider buying a financial-management program such as Quicken or Microsoft Money, which can help you log every transaction, track savings and expenditures easily and balance your accounts electronically through your bank.
- **Monitor your budget on a monthly basis.** Check the budget regularly to see if you are on track and to keep you motivated. Compare the amounts spent to the amounts budgeted, and adjust your spending habits accordingly. Pay special attention to the entertainment category.
- **Predetermine your withdrawals.** Before going to the bank or cash machine, know exactly how much money you'll need to withdraw. Make this money last a designated period of time. Write checks to yourself for different expenditures, and try to stay within those amounts.
- **Pay off your credit card balance each month.** When using credit cards, make an entry in your financial or checkbook register for each individual charge the day the charge is made. This will prevent charge card bills from catching you by surprise without adequate cash in your bank account to cover them.
- **Use a debit card rather than a credit card.** Debit cards subtract money directly from your checking account, encouraging you to spend only the money you actually have.
- **Be a team player.** Confide in your spouse, and have your spouse follow these procedures as well. Once you've created a budget worksheet to properly deal with your financial situation, you'll enjoy greater peace of mind knowing exactly how you've spent your money. Staying within your budget may not be easy at times, but with the right discipline and commitment, you should be able to stay on course and achieve your future financial dreams.

### Creating a Budget Worksheet

Here is a sample of a monthly budget worksheet:

#### A. Revenues:

Take-home pay \_\_\_\_\_  
 Spouse take-home pay \_\_\_\_\_  
 Interest \_\_\_\_\_  
 Alimony/child support \_\_\_\_\_  
 Other \_\_\_\_\_

**Total revenues: A** \_\_\_\_\_

#### B. Expenditures

Rent or mortgage (including property taxes) \_\_\_\_\_  
 Automobile loan payment \_\_\_\_\_  
 Other loans \_\_\_\_\_  
 Home & auto insurance \_\_\_\_\_  
 Home & auto maintenance \_\_\_\_\_  
 Transportation costs \_\_\_\_\_  
 Health care \_\_\_\_\_  
 Education \_\_\_\_\_  
 Utilities \_\_\_\_\_

Food \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Day care \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Retirement savings \_\_\_\_\_  
 Other savings \_\_\_\_\_  
 Religious payments \_\_\_\_\_  
 Charitable contributions \_\_\_\_\_  
 Subscriptions \_\_\_\_\_  
 Memberships/clubs \_\_\_\_\_  
 Entertainment \_\_\_\_\_  
 Vacations \_\_\_\_\_  
 Pocket money \_\_\_\_\_  
 Other \_\_\_\_\_

**Total expenditures: B** \_\_\_\_\_

**C. Net surplus or deficit** \_\_\_\_\_ (A minus B)

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## Five Things to Know About Your Student Loans

After graduation, there are some important things to know about your student loans.

### Types of Loans

If you attended college and used loans to pay for school, you may have federal loans, private loans, state loans, loans from your school or a combination of the different types. Different loan types have very different terms and conditions, so make sure you know the type of loan you have.

If you have federal loans, you can find all of your loan information in one place online at [www.nslds.ed.gov](http://www.nslds.ed.gov). Once you log in, you can access a list of your federal student loans, including the loan type and information for your loan servicer. A loan servicer is the company that will handle the billing and payments on your federal student loans.

For all other types of loans, consult your records or try contacting the financial aid office of the school you were attending when you took out the loan.

### Your Loan Balance

After you have determined the types of loans you have, you will need to determine your total balance. This information will be useful in developing your loan repayment plan. The balance for your federal loans can be found at [www.nslds.ed.gov](http://www.nslds.ed.gov). For your other loans, you will need to contact your lender.

### Your Loan Interest Rate

A student loan is just like any other loan – it is borrowed money that will have to be repaid with interest. As interest accrues, it may be added to the total balance of your loan if left unpaid. Some loans have grace periods, which provide an amount of time after you leave school before you have to start repaying your loans. Some loans require an immediate repayment schedule as soon as you leave school or cease to maintain at least half-time student status. If you are a recent graduate, or if you recently left school, you may want to consider making student loan interest payments during your grace period to save money on the total cost of your loan.

### Options for Repaying Your Loans

Repayment options vary by loan type. Federal student loans offer the greatest variety of repayment options. Options include income-based repayment, income contingent, extended repayment terms or consolidating multiple federal loans into one for repayment. These repayment options often lead to a lower monthly payment; however, they result in higher overall cost for the loan. Under certain circumstances, federal loans may be forgiven, canceled or discharged.

For more information on repaying federal loans, visit :

<http://studentaid.ed.gov/repay-loans/understand/plans#estimator>.

For non-federal loans, consult your lender to determine repayment options available to you.

#### Terms and Conditions for Loan Repayment

Learn and understand the payment options for all of your loans. Look for ways to reduce the cost of your loans by:

- Reducing interest charges by enrolling for automatic debit
- Paying more than your required monthly payment
- Knowing your options for loan forgiveness, cancellation or discharge.

### Resources

National Student Loan Data System: [www.nslds.ed.gov](http://www.nslds.ed.gov)

U.S. Department of Education: [www.ed.gov](http://www.ed.gov)

Federal Student Aid: <http://studentaid.ed.gov>

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## Paying Back Your Student Loans

One trillion dollars of both federal and private student loan debt is currently outstanding in the United States, according to the Consumer Finance Protection Bureau, of which a large percentage is in default. After you graduate, there is generally a six-month grace period before your first student loan payment comes due. In that time, it is important to review all of the options for repaying your loan to make sure your payments are affordable based on your income. It is also important to review other options such as loan consolidation or, possibly, whether your student loans are eligible to be discharged.

### Federal Loan Repayment Options

Your standard repayment plan requires fixed payments for 10 years. There are options to lower the payment if you cannot afford it. In this case, you want to explore the options of an income-based repayment plan. The maximum you would pay is 15 percent of your discretionary income, which is based on your current aggregate gross income and family size. This option would reduce your monthly payment amount, but it also extends the time of your loan up to 25 years and makes the loan much more costly because you pay more interest over time. A similar option would be the income-contingent repayment plan. This payment is also based on your current income and family household size and is similar in that it extends the time of the loan. However, the amount is recalculated yearly.

The best thing about these repayment options is that if you pay them on time over the 25 years, and there is still a balance outstanding, then the rest of the loan will be forgiven. This may also mean that you will pay income tax on the forgiven amount.

A new option is the pay-as-you-earn plan, which would be for a borrower whose first loan was taken out after October 2007 and who had a loan disbursed after October 2011. The amount you pay monthly is calculated by using 10 percent of your discretionary income based on your aggregate gross income and family household size. Like most payment plans, this extends the time of the loan and makes the loan more costly. It is also forgiven after 20 years, and income tax will need to be paid on the amount forgiven.

To qualify for these programs, your loans need to be Direct Loans, Direct Stafford Loans or Direct PLUS Loans. If you have a Perkins Loan, you will need to consolidate that loan with your Direct Loans in order for it to be eligible for these other repayment plans. By consolidating your loans, you may also reduce your interest rate and have one monthly payment on all of your loans, instead of various payments to different lenders. Private loans cannot be consolidated with federal loans.

### Student Loan Forgiveness Programs

There are ways to have loans discharged through a student loan forgiveness program. These programs require you to work in certain job sectors for at least 10 years and make at least 120 consecutive monthly on-time payments. You also need to be paying your student loan on the standard, income-based or income-contingent repayment plan in order for your 120 payments to qualify.

If you are a full-time public service employee – such as a federal, state or local government employee – or a full-time employee for a nonprofit organization that operates under a 501(c)(3), then you may be eligible for your student loans to be forgiven. The loans would need to be in the Direct Loans programs and not in default, and the 120 consecutive payments would need to have begun in October 2007 or later. If you made 120 consecutive payments before this date, those payments would not qualify for the forgiveness program. It is important to make sure you fill out all proper paperwork at the beginning of your repayment period to certify that your employment is eligible for this program. You also want to periodically check your status in the repayment program as the years go by to make sure you still meet all of the qualifications to have your loans forgiven.

There is also a program for teachers who work in low-income areas to have their loans forgiven. Teachers must teach for five consecutive years in a low-income area and must have made all of their loan payments on time. They are then eligible to receive up to \$5,000 in loan forgiveness. This amount increases to \$17,500 if they are a special education teacher, or a secondary education teacher in subjects of math and science. Like the public service forgiveness program, you need to fill out all necessary paperwork to make sure you qualify. Also, check the status of your application throughout the years to make sure you are still qualified for the forgiveness program.

### **Private Lenders**

Unfortunately, with private student loans, there are not as many options for repayment schedules. The repayment options likely do not go further than a standard repayment plan, and there are no loan forgiveness programs at this time. It is important to speak with the lender to review any other options than their standard plan. They also might give you a discounted interest rate if you are willing to set up a direct debit from your bank account for your monthly payment.

### **Being Proactive**

Taking a proactive approach and educating yourself on all of the student loan repayment plans will help you to determine the best way to pay back your student loans. Speaking with your lender and setting up a repayment plan before your first payment comes due will allow you to budget for the monthly payment.

### **Resources**

Federal Student Aid – repayment plans: <http://studentaid.ed.gov/repay-loans/understand/plans>

Federal Student Aid – forgiveness, cancellation and discharge charts: <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts>

Federal Direct Consolidation Loans: <http://loanconsolidation.ed.gov>

## Checklist for Retirement Planning

Don't wait until the last minute to start planning for your retirement. What follows is a list of nine things you can do prior to retirement that will make your golden years shine.

### The Checklist

1. Pay off your mortgage and any other debt: Reduced debt will ease your stress in retirement. Open a home equity line of credit to provide access to tax-deductible credit when and if you need it.
2. Coordinate with your spouse: Discuss what your vision of a perfect retirement looks like. Don't wait until you have retired to find out your spouse wants to continue working or expects you to continue working.
3. Determine what your vision is for your retirement: Do you just want to relax? Do you want to spoil your grandchildren rotten? Would you like to see the world or spend your days playing the world's best golf courses? Your vision will determine your budget in retirement.
4. Create a realistic retirement budget: Common wisdom says you won't spend as much money in retirement as you do during your working years. That may be true if your idea of retirement is sitting on your porch drinking lemonade. However, if you intend to have an active retirement, you may need as much money or more than when you were working.
5. Assess the resources available to fund your retirement: When are you able to draw your pension? Is your 401(k) fully vested? How much money do you have in your IRA?
6. Test drive your retirement: Take a two-week vacation and act like you are retired. You may realize that sitting around the house drinking lemonade is not as fulfilling as you thought it would be.
7. Assess your asset allocation: Assuming you have saved enough for retirement, your money should probably be in more conservative investments than it was when you were years away from retirement. With retirement right around the corner, you don't have time to weather a correction in the market.
8. Determine how you will cover health care costs: If you are younger than 65, you will have to provide your own health care insurance or remain on your employer's plan or the plan of your spouse's employer. Upon attaining age 65, you are able to enroll in Medicare. However, there are some medical expenses that may not be covered by Medicare. You may, therefore, want to look for a Medigap insurance policy to cover those additional expenses.
9. Protect yourself and your assets with long-term care insurance: Most of the costs associated with nursing home stays are not covered by Medicare. The average cost of a nursing home room in the United States is \$70,080 per year, or \$192 per day. Without long-term care insurance, you may have to pay for nursing home expenses out of pocket until you spend down your assets to as little as \$2,000. Long-term care insurance is designed to cover many of the expenses associated with nursing home care and to provide protection against having to drain your savings to receive the services you need.

## Tips for a Healthy and Happy Retirement

The youngest members of the “Baby Boomer” generation are getting close to 65, meaning many of them are preparing for retirement or already have retired. They, and the rest of the 78 million Boomers, will face a variety of changes and challenges during their retirement. The aim of this article is to provide a few tips current and future retirees can use to better enjoy their golden years.

### Keep Physically Fit

Regular exercise is important for everybody, including seniors. Here are some ideas for incorporating physical activity into your everyday life:

- Speak with your doctor or health care professional before beginning any new exercise routine.
- “Working out” can take many forms and does not have to be done in a gym. Gardening, climbing stairs or taking your grandchildren to the park are just a few examples of non-traditional “workout” opportunities.
- Consider taking up an activity like golf or bowling that requires some (but not a lot of) physical exertion
- Have your spouse, significant other or a friend join you in your exercising. Having someone else to exercise with can provide you with the extra motivation you need on days when you do not feel up to physical activity.

### Keep Fiscally Fit

Financial planning is as important after you retire as it was before. Here are some ideas for keeping your financial situation sound as you progress through retirement:

- Be diligent in keeping track of your savings, IRAs, 401(k), pension, Social Security and other sources of income.
- Be aware of movement in the stock market if you still have investments in publicly traded companies.
- Make and stick to a budget that does not draw too heavily on your savings and investments.
- If you find yourself with more money than you currently need, save some of it for unexpected future expenses.

### Keep Learning

Many retired adults enjoy learning new skills or hobbies that they did not have time for in the past. Some people take classes at local community colleges or join community clubs and organizations that sponsor the activities that interest them. Here are just a few leisurely interest you can learn more about to see if they interest you:

- Fishing, learning to use computers, photography, playing card games, scrapbook making, sewing, needlepoint and other handicrafts, starting or building up a collection (stamps, coins, sports memorabilia, etc.), traveling, woodcarving, writing, yoga or meditation

### Keep...Working?

Recent studies indicate that more than one-third of all people who “retire” from their careers end up taking a new job. Many people take jobs that have absolutely nothing to do with their prior careers. Others even try to go into business for themselves. Some of the reasons people like to work during their retirement include:

- They enjoy extra money
- The job provides good medical benefits
- They make new friends
- They get to do something they always wanted to do
- They enjoy the personal satisfaction they feel from a job well done

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**Emotional**

## Building Resilience in Children With Challenges

Children who lack the language, motor, memory, or other learning skills to easily negotiate everyday life can quickly sink into a defeatist frame of mind. When asked the definition of a good day, a young client of Goldstein's once responded, "A good day is when bad things don't happen."

"Children with developmental or emotional challenges become failure-avoiders when the well meant efforts of parents and teachers don't work," says Goldstein. "These children come to believe that they don't have control over their lives, that the world is unfair, that emotions get them into trouble, that they're dumb."

### We can do better than this.

We can provide our children a toolkit of beliefs, values and strategies to counteract these failure-focused attitudes. It requires that we adopt a "learning-to-ride-a-bicycle" mindset, says Goldstein—a "Bell Curve Model"—rather than one that immediately sees pathology in our children when something takes longer for them to do.

Goldstein offers five strategies for fostering a resilient mindset in children:

- 1. Teach empathy by practicing empathy.** Listen and obtain knowledge from your child, even though this is not easy to do. "Pay more attention to the heart," says Goldstein. Parents and educators can provide "bubbles of security" amidst the chaos, he says. He encourages us to be more sensitive when our children fail to meet our expectations. For example, a child who can't sit still in school, says Goldstein, quickly earns the labels of "immature," "hyperactive," "ADHD," and "disruptive." To the educators, he points out that more brain cells must fire for a child to sit still than to move. The empathetic response might be to simply let this child move more.
- 2. Teach responsibility by encouraging contributions.** Goldstein emphasizes that children are born with a genetically programmed drive to help and to master skills, which we often fail to recognize and inadvertently strip away. We can encourage their sense of autonomy by encouraging them to help both at home and at school.
- 3. Teach decision-making by modeling problem solving that fosters self-discipline.** Help children frame solutions by asking, "What's the problem? What options do you have? How can you break this up into steps?" As children become interested and involved, their self-discipline will increase. Goldstein emphasized the importance of self-discipline by talking about a study that tested the ability of four year-olds to resist cookies. It turned out that "cookie waiting" was a strong predictor of several variables of future success in school and in life.
- 4. Teach optimism by offering encouragement.** When giving feedback, always start with the positive. Instead, we sometimes get into what Goldstein calls a "dance of dysfunction" by using negativity and coercion in response to our children's undesirable behaviors.
- 5. Teach competency by providing opportunities to practice.** All children need "islands of competency" special skills and talents to use to their advantage in life. What's your child's special talent? As he or she works to refine it, offer reminders that mistakes are an opportunity to learn.



## Handling Bullies

According to the American Academy of Child and Adolescent Psychiatry, as many as half of all children are bullied at some time during their school years, and at least 10 percent are bullied on a regular basis. If your child is being picked on, threatened, harassed or physically assaulted in any way by another child, it is important to respond properly to the situation. Teaching your children how to protect themselves and boost their self-esteem can help them to keep from becoming victims.

### What You Can Do

To help protect your child against bullying, consider these suggestions:

- Build your child's self-esteem at an early age. The more self-respect your child has, the better he or she will be at ignoring a bully's taunts.
- Encourage your child to express dissent. Practice negotiating and debating techniques as alternatives to fighting or being victimized.
- Teach your child to stand up for himself or herself. A child may be less likely to bully if he or she senses that the other child is not afraid.
- Teach your child how to ignore taunts. Tell your child that insults and threats are just words; they cannot really hurt.
- Emphasize avoidance if necessary. Encourage him or her simply to stay away from the bully, especially if the possibility of physical harm exists.
- Discourage fighting back. Getting physical with the bully is giving in to exactly what the bully wants: A chance to exert physical dominance over your child.
- Respond appropriately. Weigh your options and talk to your child about options before you go ahead and do something on your child's behalf.
- Get help. If the bullying happens at school, talk to your child's teachers and principal about the problem. If your child has been injured or seriously harassed, file a police report and explore your legal options.

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## How to Deal With Grief in the Workplace

People spend many hours of their lives with co-workers, and a co-worker's death can be as devastating as losing a loved one. This is both a personal and professional loss for a business. If the death occurred while at work, surviving workers may feel survivor's guilt, anger and concern for their personal safety.

### Management

It is important for managers to recognize the impact a death has on co-workers. Compassionate managers will find that employees benefit from caring, flexibility and respect for their pain.

When a manager is notified of the death of an employee, he or she should inform the staff as soon as possible. Note that some employees may find it difficult to continue to work that day. In accordance with company policy, employees should be informed as to whether it is OK to go home.

While every workplace culture differs, there are additional things a manager can do to assist his or her employees:

- Encourage employees to express their feelings.
- Provide an "open door" policy to all staff who wish to speak about their grief.
- Encourage employees to seek outside support, including using the company's Employee Assistance Program (EAP).
- Be on the lookout for a co-worker that is having a particularly difficult time.
- Arrange a workplace memorial service to honor the departed employee(s).
- If the business permits, offer flexible working hours or the ability to work from home so that employees have time to grieve.
- Be compassionate to co-workers who may be experiencing a decline in productivity and a difficult time coping.

Managers should work with human resources specialists and refer to company policy to establish protocols for responding to a worker's death, including issues such as:

- Sharing information about cause of death
- Handling personal effects
- Allowing time off for co-workers to attend visitations, funerals or memorials

Employees may want to reach out and contact their co-worker's family members. Managers should gather information about how or when the family would like to hear from people. Additionally, convey any information about other wishes if the family would rather be left alone.

### Employees

A co-worker's death can be devastating for surviving employees. Everyone grieves differently; some co-workers may want to discuss the issue, while others may want to grieve privately. There are several ways employees can try to cope with their grief:

- Be on the lookout for a co-worker that is having a particularly difficult time.
- Be compassionate to fellow co-workers who may be experiencing a decline in productivity and a difficult time coping.
- If there is a new hire who is occupying the job (and possibly the desk) of the departed employee, accept and welcome this person.
- Arrange to go to the funeral and support each other.
- Plan a memorial service for the departed co-worker.
- Plan social outings as a group to help morale.



Grief is a natural process that requires time. If, even days or weeks later, an employee has difficulty accepting a co-worker's death, consider consulting with a mental health professional such as a psychologist. The EAP can also help with suggestions and therapy sessions.

## **Remembering the Employee**

In addition to the funeral or memorial service of the deceased, employees may wish to have another way to remember their co-worker. Some ways to do this include:

- Hold a separate memorial service.
- Create a memorial board where co-workers can post messages or memories.
- Create a memory book for the family.
- Remember the person at staff meetings or annual events.
- Hold or join in a fundraiser for a special cause in memory of the deceased.
- Establish a scholarship or other fund in the name of the deceased.
- Keep that co-worker's locker or desk empty in memorial.
- Plant a tree on the company grounds.
- Put up a plaque or memorial item to denote the service of the employee.

## **Students**

Most children experience the death of a family member or friend by the time they complete high school. One in 20 children face the death of a parent or guardian by age 16. The sadness and sense of loss that results from the death of someone close can impact significantly a student's social and emotional health as well as his or her ability to learn at school.

There are some barriers to providing effective bereavement support within school settings, including:

- Limited staff expertise and training
- Funding constraints for mental health personnel
- Concerns about family privacy
- The persistent stigma associated with mental illness (which may contribute to students' reluctance to disclose their reactions or seek services)

## **Range of Impact**

Death can have a significant impact on the abilities and behaviors of members of a school community. The degree of impact differs depending on a number of factors, including:

- Status and rapport the student had with the overall student body
- The age of the student who passed away
- The nature of the death
- The time of year the person passed away (during first semester, at the end of the school year or during the summer)
- The location of the death (on- or off-campus)
- The number of family members, such as siblings or cousins, who attend the school of the deceased

Regardless of the circumstances surrounding the death, the school community may be impacted in a variety of ways, including:

- Decline in student performance
- Social and emotional challenges (sadness, depression, anger or anxiety)
- Withdrawal from fellow classmates, students, teachers or staff
- Increased absenteeism due to students being fearful to leave family members
- Behavioral changes such as increased risk-taking, irritability or acting out (including class outbursts or bullying)
- Physical symptoms such as headaches and exhaustion
- Substance abuse by older students

Providing both immediate and long-term support to grieving students and staff as early as possible can support academic progress and the social, behavioral, emotional and mental health of all members of the school community.

### Resources

American Psychological Association: [www.apa.org](http://www.apa.org)

National Institute of Mental Health: [www.nimh.nih.gov](http://www.nimh.nih.gov)

National Hospice and Palliative Care Organization: [www.nhpco.org](http://www.nhpco.org)

AARP: [www.aarp.org](http://www.aarp.org)

American Cancer Society: [www.cancer.org](http://www.cancer.org)

National Funeral Directors Association: [www.nfda.org](http://www.nfda.org)

## Encouraging Tolerance and Acceptance in Children

When most children begin school, they are exposed to other students and teachers of various cultural, ethnic and religious backgrounds. If a child has rarely encountered people of diverse backgrounds prior to starting school, this may be an eye-opening experience for him or her. Some children may become overwhelmed by the amount of diversity surrounding them while others may be very excited to learn more about their peers' backgrounds.

Sometimes, young children say things to people of other races and ethnicities that may come across as rude or insensitive. Most of the time, they do not mean any harm but are simply curious about others' differences and want to learn more. School-age children are very easy to influence, so it is important to encourage them to be tolerant and accepting of diversity at this young age. This will set the foundation for their future interactions with people of diverse backgrounds.

Consider the following information to learn more about how to encourage tolerant and accepting behavior in children.

### Avoid Encouraging "Color-blindness"

Many believe that taking a "color-blind" approach to race and ethnicity is the key to tolerance. Being "color-blind" or "race-blind" refers to the ideology that one should not pay attention to others' race, ethnicity, or culture. The goal is to view everyone as the same.

To many, this may sound like a safe approach: ignoring race and personal differences in order to treat people as equally as possible. However, this ideology can have grave consequences. Many people feel that their culture, ethnicity, race and religion define who they are. When someone tries to be "color-blind" by ignoring another person's personal characteristics and beliefs, they are disregarding part of his or her identity.

Encourage children to embrace others' differences and to be tolerant and accepting of them. Remind them that every single person has a unique background and different experiences that they can share with other people. Let your child know that it is OK to celebrate their own unique traits with others and vice versa. Emphasize that tolerance and acceptance is important because individuality is what makes the world exciting.

### Facilitate Exposure to Other Cultures

Exposing children to the customs, traditions and celebrations of other cultures is a great way to show them what diversity truly means. Children thrive on hands-on experiences. Here are some examples:

- If there is a parade or festival in your area in honor of a cultural holiday or celebration, talk about it.
- Teach them basic words and phrases such as "hi", "bye" or "I love you" in other languages.
- Encourage them to pick out age-appropriate multi-cultural books from the library.
- Create various arts and crafts from different cultures.

Enjoying the traditions, customs and characteristics of other cultures in ways like these helps children understand that diversity is exciting because there is so much to learn to from others.

### Be a Role Model

One of the most important things you can do to encourage tolerance and acceptance is to be a good role model. They will remember what you do in certain situations and emulate you when they experience the same situations in the future.

Keep a close eye on your own words and actions to ensure you are teaching the morals and values that you want to teach them. Sometimes, adults inadvertently say things that are not meant to be offensive or hurtful but can be easily misinterpreted by children.

## How to Handle Intolerant Behavior

Eventually, most children witness racial intolerance or insensitivity in some form, if they have not already. A common example of this is students ridiculing or bullying another student for how they look or dress.

Often times, young children do not intend to hurt other students in this way. They often times feel pressured by a peer or group of peers to participate in bullying because they are afraid of becoming isolated for standing up for the bullied student.

Let students know that although it may not be easy to stand by their own opinion and beliefs, it is the right thing to do. Ask them how they would feel if someone made fun of their skin color and appearance. Likely they would say that they would feel bad, sad or angry. Remind them that these are the same feelings that another student who is being bullied would feel, too.

Instruct them to never participate in this kind of behavior. If they can, they should try to help the individual get away from the bullies. If this is not possible, remind them to tell a teacher or other member of the administration about the incident so it can be put to an end before it escalates.

## Resources

- The Leadership Conference – Talking to Our Children About Racism & Diversity: [www.civilrights.org/publications/reports/talking\\_to\\_our\\_children](http://www.civilrights.org/publications/reports/talking_to_our_children)
- Scholastic.com – Addressing Children’s Questions About Differences: [www.scholastic.com/browse/subarticle.jsp?id=4459](http://www.scholastic.com/browse/subarticle.jsp?id=4459)
- National Diversity Council: [www.nationaldiversitycouncil.org](http://www.nationaldiversitycouncil.org)
- American Psychological Association – Psychology and Racism: [www.apa.org/pi/oema/programs/racism](http://www.apa.org/pi/oema/programs/racism)

# Helping Special Needs Kids Cope With Crisis

## Coping with Crisis—Helping Children With Special Needs

### Tips for School Personnel and Parents

#### National Association of School Psychologists

When a crisis event occurs—in school, in the community or at the national level—it can cause strong and deeply felt reactions in adults and children, especially those children with special needs. Many of the available crisis response resources are appropriate for use with students with disabilities, provided that individual consideration is given to the child’s developmental and emotional maturity. Acts of healing such as making drawings, writing letters, attending memorial ceremonies and sending money to relief charities are important for all children.

How adults express their emotions will influence the reactions of children and youth. Further, children with disabilities (e.g., emotional, cognitive, physical, etc.) will react to the trauma and stress based on their past experience and awareness of the current situation. Caregivers and school personnel who know a child well can best predict his or her reactions and behaviors because they have observed the child’s response to stress in the past.

### Triggers and Cues

Children with disabilities generally have specific “triggers”—words, images, sounds, etc.—that signal danger or disruption to their feelings of safety and security. Again, these are specific to each child but come from past experiences, association with traumas, seeing fear in adults, etc. Children tend to develop their own “cues” in response to these trigger events, warning signals that adults can “read” to understand that the child is having difficulty. These cues may include facial expressions or nervous tics, changes in speech patterns, sweating, feeling ill, becoming quiet or withdrawn, complaining or getting irritable, exhibiting a fear or avoidance response, etc.

When adults anticipate these triggers or observe these cues, they should provide assurance, support and attention as quickly as possible. If adults miss these cues, children may escalate their behavior to a point where they completely lose control. If this occurs, adults need to remove the child to the safest place available, allow the child to calm down, and then talk to the child about the triggering fears or situation.

Because parents and teachers see children in different situations, it is essential that they work together to share information about triggers and cues. This is best done on a regular basis, such as during the IEP meeting or a periodic review meeting, rather than in response to a crisis. However, when a crisis occurs, parents, case managers and others who work with the child should meet to briefly discuss specific concerns and how to best address the child’s needs in the current situation.

In the context of prevention and the development of effective IEPs, some children need specific training and interventions to help them to develop self-control and self-management skills and strategies. During the teaching process, these skills and strategies should be taught so they can be demonstrated successfully under stressful conditions (e.g., school crises, terrorism, tornado) so that children can respond appropriately and effectively. Adults should still expect that children will demonstrate their self-control skills with less efficiency when confronted by highly unusual or stressful situations.

### Tips for Special Populations

All children benefit from concrete information presented at the proper level of understanding, and maturity. Helping all children to stop and think about their reactions and behavior, especially with regard to anger and fear, is recommended and often necessary in order for them to make “good choices.” For some students with behavioral disorders, training in anger management, coping and conflict resolution skills are important additions to a comprehensive intervention program. The following information addresses specific, additional considerations for children with special needs.

## Autism

Children with autism pose very difficult challenges to caregivers. It is difficult to know how much information a nonverbal child is absorbing from television and conversations. It is important to pay close attention to the cues they may provide regarding their fears and feelings and provide them with ways to communicate. Remember that any change in routine may result in additional emotional or behavioral upset. If the child's environment must be changed (e.g., an evacuation, the absence of a parent), try to maintain as much of the normal routine (e.g., meals, play, bedtime) as possible—even in the new environment. In addition, try to bring concrete elements from the child's more routine environment (e.g., a toy, blanket, doll, eating utensils) into the new environment to maintain some degree of "sameness" or constancy.

Many students with autism can be helped to comprehend behavior they observe but poorly understand through the use of "social stories." The parent or teacher's explanation of what is happening can be reduced to a social story. A storybook can then be kept by the child to help reinforce the information on a concrete, basic level. For further information on the use of social stories visit the Autism Homepage at <http://members.spree.com/autism/socialstories.htm>.

Verbal children with autism may state a phrase repeatedly, such as, "we are all going to die." This type of statement will serve to isolate the child socially from his peers and other adults. To help the child avoid such statements, it will be necessary to provide very concrete information about the situation and appropriate ways to react and respond that are within the child's skill level.

## Cognitive Limitations

Children with developmental or cognitive impairments may not understand events or their own reactions to events and images. Teachers and caregivers need to determine the extent to which the child understands and relates to the traumatic event. Some lower functioning children will not be able to understand enough about the event to experience any stress, while some higher functioning children with cognitive impairments may understand the event but respond to it like a younger child without disabilities.

Overall, children with cognitive limitations may respond to traumatic events based more on their observations of adult and peer emotions rather than the verbal explanations that they may receive. Discussions with them need to be specific, concrete and basic; it may be necessary to use pictures in explaining events and images. These children will need concrete information to help them understand that images of suffering and destruction are in the past, far away (if true) and that they are not going to hurt them. A parent may offer words of reassurance such as, "We are lucky to have the Red Cross in our community to help all the families who were hurt by the flood;" "The boys who brought the guns to school are in jail, they can't hurt anyone else now."

## Learning Disabilities

Students with learning disabilities (LD) may or may not need supports that are different from students without disabilities, depending upon their level of emotional maturity and ability to understand the concepts discussed. Many students with LD are able to process language and apply abstract concepts without difficulty, while others have specific deficits in these skills. In particular, some students with LD interpret very literally; therefore teachers and parents need to choose their words carefully to insure the child will not misinterpret. For example, even referring to terrorism as "acts of war" may confuse some children who interpret language literally; they may envision foreign soldiers, tanks and fighter planes attacking America.

If your child or student appears to have difficulty following the news reports and class discussions of the traumatic events and their aftermath, reinforce verbal explanations with visual materials; use concrete terms in discussion; check for understanding of key vocabulary. Remember that some students with LD have difficulty with time and space concepts, and may be confused by what they see on television-- they may have difficulty understanding what happened when, what is likely to happen next, etc. They may also be uncertain as to where these events took place and might benefit from looking at simple maps.

Some students with LD have difficulties with social skills and self-management, and may need additional instruction in anger control, tolerance of individual differences and self-monitoring.

Additionally, some of the tips listed for children with cognitive impairments may be applicable to some students with LD who, despite their higher cognitive ability, have similar difficulties with verbal learning, memory and communication.

### Visual, Hearing or Physical Limitations

Children who do not possess developmental or cognitive impairments but who are visually impaired, hearing impaired or physically challenged will understand, at their level of development, what is happening and may become frightened by the limitations their disability poses on them. In your explanations, be honest but reassuring. Safety and mobility are major concerns for students challenged by visual, hearing and physical impairments. As with all children, they need to know that they are going to be safe and that they can find a safe place in an emergency. Review safety plans and measures with them, provide lots of reassurance, and practice with them, if necessary. When explaining plans that may take them into unfamiliar territory, provide very simple and explicit explanations. Students with visual impairments will need to have the area carefully described to them, while the students challenged by physical or hearing impairments may need visual aids as to what they have to do and where they have to go.

- **Vision-impaired:** The child with a visual impairment cannot pick up on visual cues such as facial expressions. Use verbal cues to reinforce what you are feeling and seeing. Many children have seen video clips of the disaster or traumatic event and are talking about them. The vision-impaired child may need a verbal description to reinforce what they have heard about the events. Ask questions to clarify their understanding of what has happened. Children with visual impairments may have extraordinary concerns about their mobility and ability to move to safety during a crisis. Ask questions and give additional orientation and mobility training if needed.
- **Hearing Impaired:** Children who are hearing impaired will generally not be able to keep up with the fast talking of adults during traumatic events. Caregivers will need to be aware of the child's frustration when trying to keep up with the conversation, if the child has sufficient hearing to participate. Children who are unable to hear or lip-read will need interpretation. Not being able to understand will result in greater fear reactions. Children who are hearing impaired may not be familiar with all the new terminology used in describing or explaining the events that are occurring. Be aware of the language you use, be very concrete and check for understanding. Use visual materials in conjunction with any verbal or signed explanations.
- For total communication students it is important to have a signer near them. They need to know that someone will be there for them. For oral communicators distance may be an issue as they may experience difficulty with lip reading. Darkness such as blackouts or disaster drills in areas with poor lighting, presents problems for total and oral communicators. In helping them understand that they are safe, that you are going to keep them safe, be sure and show them a flashlight and let them know where they are going to be kept and that they are a part of the safety plan and available for them in darkness.

**Severe Emotional Disturbance/Behavior Disorder:** Students who have serious emotional and behavioral problems are at high risk for severe stress reactions following a crisis. Typically these students have limited coping skills with which to handle “normal” daily stress; they are likely to be overwhelmed by unexpected and traumatic events such as a terrorist attack or the loss of family member. Those who suffer from depression and anxiety disorders are likely to exhibit exaggerated symptoms-- greater withdrawal, heightened agitation, increased feelings of worthlessness and despair, increase in nervous behaviors such as thumb sucking, nail biting, pacing, etc. Children with a history of suicidal thinking or behavior are especially prone to increased feelings of hopelessness and need to come to the attention of school personnel following any serious event likely to trigger these feelings. Additional information on preventing suicide in troubled children and youth may be found on the NASP website ([www.nasponline.org](http://www.nasponline.org)).

Those children who experience conduct problems, noncompliance and aggression are also likely to exhibit more extreme versions of problem behaviors—higher levels of disruptive and oppositional behaviors, more frequent or more severe acts of aggression, etc. These students thrive on the consistent, predictable routines that are difficult to maintain in an emergency or crisis situation.

## Summary

Staff and parents must consider how children with special needs respond to any form of stress and anticipate these and more extreme reactions following a crisis. Strategies that have been effective with these students in the past are the best strategies to implement now, understanding that steps might need to be more concrete and consequences more immediate. Consider the triggers and cues for these students and anticipate rather than react—prepare students for changes in routines; allow time for discussion of the traumatic events in a safe and familiar setting; provide choices in activities to the extent feasible to give these students some sense of control over even a small part of their lives. Some students may need to be more protected or isolated to minimize distractions and sources of agitation during the height of a crisis, and adult supervision may need to be more intense for a while. Expect some regression (increase in problem behaviors) and deal with inappropriate behaviors calmly and consistently—it helps students to understand that despite a lot of other changes and disruptions, there are some constants in class and family rules and expectations, and that they can depend on their support network to be available.

## Further Information

Additional information on how children with learning differences cope with tragedy and grief may be found on the Schwab Learning website at [www.schwablearning.org](http://www.schwablearning.org). For further information on crisis support and helping children manage anger and strong emotional reactions, visit the NASP website at [www.nasponline.org](http://www.nasponline.org).

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