On Wellness

January 2014

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Sure-Fire New Year’s Resolution Tip

One university study found 45 percent of people attempt New Year’s resolutions, but only 8 percent achieve their goal.* The most powerful strategy to help ensure success is using fear of confrontation by others if you don’t succeed. You’re hardwired to avoid fear to a greater degree than you are motivated by a pleasurable vision of success. Both are useful, but together they supercharge motivation. If failure is not an option, here’s the way to go: Identify 5 to 10 people (not family members) you know who won’t let you off the hook. Commit to the goal in writing and distribute a copy to each person, being sure to include a completion date. By engaging others you create accountability, and that can help you feel motivated! Log on to www.MyIMPACTSolution.com and read the article “Making Lifestyle Changes That Last” for more tips to help you achieve your goals. (*StatisticBrain.com)

Learning to Relax

Do you interfere with your ability to relax without knowing it? Consider the following: 1) You combine attempts to relax with work-related activities. 2) You feel guilty when you are trying to relax. 3) You feel annoyed by family members who want you to participate in relaxation events with them. 4) You feel unproductive, bored, or fidgety when you try to relax. 5) You often quit early when participating in any relaxation period or event. 6) When you relax, you do so with office work by your side. 7) Work feels rewarding, and the idea of needing to relax feels imposing. If you answered “yes” to at least three of these questions, consider understanding more about the need to include meaningful relaxation in your life. Read the online article “Learning to Relax” for tips and techniques to help you relax at www.MyIMPACTSolution.com.

Cybersecurity and You

The data breach of 40 million consumer credit cards at Target Corporation highlights the growing problem of cybercrime. Cybercriminals don’t use manual guesses to discover your login info and password. They use computer programs. Trustwave, a company that consults on cybersecurity, says the most commonly stolen passwords are the ones that are easily guessed. Hackers also recently stole 2 million website login credentials at Facebook, Google, and Twitter. Most stolen records had really easy passwords, like 123456. Are you using a simple, easy-to-crack password? Visit the Legal & Financial Center online at www.MyIMPACTSolution.com for access to identity theft monitoring and theft resolution tools, as well as additional resources to help keep your identity and credit safe. Source: Trustwave.com
How to Make a Decision

Most tough decision making involves weighing the information and the choices, examining potential outcomes, paying attention to your feelings and your instincts, and stepping away from the pressure or urgency (if possible) to ensure that it is not interfering with making a good choice. Focus on information, what’s known, and what else can be known. Focus on choices. Consider their outcomes—expected and unexpected, short term and long term—and the risks of each choice. Consider feelings and what they’re telling you. Ask whether this decision can or should be delayed, or whether it’s best to decide now. If all these steps still have you stumped, try filling in the blank: “If I did know what I should do, it would be ______.” Deep down, you may really know.

Listen online at www.MyIMPACTSolution.com to the audio clip “Decision-Making Tips” for more helpful tips.
Did You Know...

**IMPACT provides Financial Assistance?**

Your IMPACT Employee Assistance & Work/Life Program provides Financial Assistance to help you, a household member or a parent or parent-in-law with a wide range of financial related issues and/or events. Financial Assist Services are provided by qualified consumer credit counselors in the areas of:

- Debt reduction and management
- Bankruptcy prevention
- Budgeting
- Major life event planning
- Buying a home
- College fund planning
- Foreclosure prevention
- And more....

Debt is one of the leading causes of stress and marital problems facing American families. IMPACT provides extensive debt management assistance including consolidation of debt on credit cards, addressing fraud issues, reading a credit report, improving a credit score, lowering interest rates, stopping collection calls, structured/administrated payment plans and paying down debt.

Proactive financial planning in areas such as buying a new home, adopting a child, college preparation, starting a family, wedding and marriage planning, retirement and divorce is also a feature of the IMPACT Financial Assist Services.

**Accessing IMPACT Financial Assist services is simple and convenient by calling the IMPACT 24/7 hotline at 800-227-6007.**

You can also find a multitude of financial resources on our website.

Go to www.myimpactsolution.com and click on ‘Go to Member Login’ and enter your Username in the Legal & Financial Center on the right, or under the Living tab, you will find helpful resources and tools such as financial calculators, tip sheets, resources and financial worksheets.

**Want Additional Information?** Forgot your username? Having trouble logging in?

No problem, give us a call at IMPACT Solutions, 800-227-6007.
The New Year brings with it a new opportunity to get control of your finances. Make a resolution to save for the future, pay down debt, or learn to create and stick to a budget. Your Employee Support Program is ready to help you with the tools and information you need to manage your money.

TOLL-FREE: 800-227-6007
WEBSITE: www.MyIMPACTSolution.com

Available anytime, any day, your Employee Support Program is a free, confidential program to help you balance your work, family, and personal life.

WEBINAR
Make Your Money Work For You: A Debt Management Plan
Jan 21 —12 pm, 2 pm ET

Learn tips to decrease your debt, maximize your credit score, negotiate with creditors, and rebuild your credit after major life events such as divorce, bankruptcy, or ID Theft.