

You knew the bills from holiday spending would eventually arrive, and now they are here. One out of five families go into debt during the holidays, but has debt grown over the years with your inability to get a handle on it? Consider using a consumer credit counseling agency for help. Wait! Suspend all preconceived notions about consumer credit counseling agencies. They won't scold you, fuss, or tell you only things

you already know. They have tips, resources, knowledge, relationships with creditors, credibility to help you communicate with debtors, counseling, education, and budgeting tools that will excite you about the future again and give you the relief you've only dreamed about until now. Ask your EAP about local resources, or visit the nearest credit counseling agency location online.

Have you started on your 2022 goal(s)? Or are you procrastinating with the best of intentions? Procrastination has many cousins. They all lead to having your motivation fizzle out. Waiting for the right time to start, still getting prepared, waiting until after the next holiday, or trying to get everything in order and just right—this procrastination “with awareness” requires its own intervention. If you are waiting for just the “right moment,” it's arrived! Take an action step today.

Do you experience anxiety, depression, or sadness during the anniversary of a personal loss or traumatic event? This is an “anniversary effect” around the date or season when a loved one passed, an assault occurred, or an accident happened. Local or national tragedies may also prompt anniversary effects. As an employee, you may find it challenging to work or you may lack the motivation to complete your assignments during such a time. If you experience a difficult time when a painful anniversary comes around, ease your emotional distress with an action plan: 1) Don't deny or ignore the upcoming date of the event in an attempt to suppress a reaction to it. 2) Identify relationships that feel supportive, and plan to socialize with these people during this time. 3) Consider engaging in a symbolic gesture of healing—for example, planting a tree or adding a special plant to a garden—if a significant personal loss, like that of a loved one, occurred. 4) Avoid news stories during the anniversary period that can prompt unnecessary flashbacks or feelings of reliving the event or incident. 5) Take care of yourself. Make healthful decisions, and do some self-nurturing during the period of the anniversary to help you ensure a proper diet, sleep and rest,