

# Dealing with Financial Stress

## SupportLinc Employee Assistance Program (EAP)

RRD



# Disclaimer

This training session is designed to provide general guidance, strategies, and coping skills for personal and professional well-being. The content shared reflects the insights and expertise of the presenter and is intended for informational purposes only. While the session offers valuable tools and perspectives, it may not fully apply to every individual's unique situation. For personalized support, we encourage you to consult with a licensed professional. Each session is structured to have time at the end for decompression and review. This time is intended for reflection and to process the information covered. At the conclusion of the session, you will find reflective questions designed to foster deeper thinking and encourage practical application of key concepts.

CuraLinc Healthcare and the training department are not responsible for any actions taken solely based on this presentation. Participants are encouraged to use their discretion and seek professional advice when needed.

# Objectives

## This training is designed to help you:

- Identify 4 common causes of financial stress
- Learn 10 practical strategies to deal with financial stress
- Practice relaxation techniques to reduce stress, worry and tension
- Understand all SupportLinc services to assist you with financial issues

# Signs of financial stress



## In the past month...

- Have you felt a loss of interest in things that you used to enjoy because of your financial situation?
- Has a financial situation made you feel distant or cut off from other people?
- Have you felt very upset when something reminded you of a stressful financial experience from the past?
- Have you suddenly acted or felt as if a stressful financial experience was happening again, as if you were reliving it?
- Had difficulty concentrating because of your financial situation?
- Felt irritable or had angry outbursts because of your financial situation?

# Impact of financial stress

## Thoughts

- Persistent negative thoughts, such as beating yourself up over past mistakes

## Feelings

- Feelings of fear, worry or regret related to your finances

## Behaviors

- Changes to your behaviors, like avoiding social occasions

# Causes of financial stress

Drowning

Barely getting by

Owing

Complicating



# Money and happiness

- Money does NOT = happiness
- It IS possible to deal with financial stress
- Smarter spending
- Changing perspective
- 10 strategies for success

# Strategies for success

Change your language

Reframe your thinking

Recognize your power

Focus on the positive

Stay in the present



# Strategies for success (continued)

Reject thoughts of failure

Take a stress break

Get financial help

Reduce your debt

Choose to build wealth

# Dealing with financial stress

## When your stress is tied to finances, here are some specific tips to help:

- Pause, but don't panic. Pay attention to what's happening around you but refrain from getting caught up in “doom-and-gloom” hype, which can lead to bad decision making.
- Identify your financial stressors and make a plan. Take stock of your financial situation and what causes you stress.
- Contact your EAP for financial guidance and resources.

# Dealing with financial stress

## Other ways to handle financial stress

Track your  
spending and  
prioritize it.

Write down all  
of your  
expenses.

Create a  
budget.

# Dealing with financial stress



## Here are some additional ways to better handle financial stress:

- Put away the credit cards. If your balance is out of control, sometimes you can work with the creditor to be placed on a payment plan.
- Prioritize your future spending. Sometimes the things you want to buy are things that you do not necessarily need.
- Explore money saving alternatives like using coupons, buying generic or store brand items, and shopping at discount stores.
- Consider ways to cut back on spending such as eating out less.

# Healthy habits



# Healthy habits continued



# Developing coping skills

Relaxation  
techniques

Mindfulness  
or  
meditation

Yoga, Tai Chi

Nutrition and  
hydration

Problem-  
solving skills

Stretching

Daily  
exercise

Massage

Laughter

# Office stretches

- Shoulder stretch
- Upper arm stretch
- Chest stretch
- Chin tuck
- Head turn
- Side neck stretch
- Lower back stretch
- Standing thigh stretch





# Deep breathing

## Practice exercise



# SupportLinc Toolkits



## Mental Health First Aid Toolkit

Develop skills to identify, understand and respond to signs of mental illness. [www.mhfirstaid.tools](http://www.mhfirstaid.tools)



## Mindfulness Toolkit

Discover the benefits of mindfulness, navigate distractions and live fully in the present. [www.mindfulness.tools](http://www.mindfulness.tools)



## Resiliency Toolkit

Overcome various challenges with resources to apply energy and passion into taking care of yourself. [www.resiliency.tools](http://www.resiliency.tools)



## Meditation Toolkit

Boost self-confidence, empathy, compassion and patience to find peace and clarity. [www.meditate.tools](http://www.meditate.tools)



## Sleep Fitness Toolkit

Learn habits to get a good night's sleep instead of tossing and turning. [www.sleepfitness.tools](http://www.sleepfitness.tools)



## Addiction Toolkit

Understand the types of addiction and get the support you need. [www.addictionToolkit.tools](http://www.addictionToolkit.tools)



## Additional resources

Tap into an extensive library of fresh content to help improve and support your emotional, physical and overall wellbeing. [www.wellbeing.place](http://www.wellbeing.place)



## Grief and Loss Toolkit

Equip yourself with knowledge, support and the right tools to discover a way to live with grief and move forward. [www.griefandloss.tools](http://www.griefandloss.tools)

✓ No log in needed!

✓ Utilize yourselves

✓ Share with others



# What is SupportLinc?

## How can we help?

SupportLinc is an Employee Assistance Program (EAP) offered, at no additional cost to you, by your employer. It is a health benefit, separate from your medical insurance, that assists you with managing life's daily challenges.

SupportLinc counselors can refer you to professional counseling & community resources that will help you, and your eligible family members, resolve a broad range of personal and/or work-related concerns.

# Work-life benefits



## Legal consultation

- Free in-person or telephonic consultation



## Financial consultation

- Guidance and consultation from financial planners and budget specialists



## ID theft consultation

- Free consultation and tailored recovery action plan



## Dependent care resources

### Childcare referrals

- Daycare centers
- Home childcare
- Nannies
- Recreational programs

### Elder care referrals

- Adult daycare
- Assisted living
- Home health care
- “Meals on Wheels”
- Retirement communities



## Convenience and concierge resources

### Expert referrals for everyday needs

- Home improvement
- Entertainment services
- Pet care
- Auto repair
- Wellness
- Travel
- Plumbers and handymen
- Volunteer opportunities



Connect with us

1-888-881-LINC(5462)

[www.supportlinc.com](http://www.supportlinc.com)

Group code: rrd



**Download eConnect  
the mobile app today!**





# Next Steps

## Intentional Reflection

Small changes often matter the most. Like adjusting your perspective or trying one new strategy, these can have a meaningful & significant impact.

**Know your resources!**



# Moving Forward

What can you do in the next 24 hours to apply these concepts?

Who can be a support for you to make change?

What did you get out of today's presentation?

Which concepts are working in your life and why?

What 3 ideas are going to be the most helpful for you?

How can you support someone else with change?

Which concepts are *not* working in your life and why?

What are your biggest barriers for change?