



A Healthy Outlook!

240-314-1040 • FAX 240-314-1049 • www.montgomeryschoolsmd.org/departments/eap • Vol.7 No.2

17 Ways to Save Money

- ☛ **Don't buy your lunch, pack it yourself.** Start packing your lunch at least a few times a week. This small change could save you more than \$1,300 per year!
- ☛ **Stop going out to dinner.** Going out to dinner used to be a planned and special outing but now people eat out because they do not feel like cooking.
- ☛ **Cut down on certain extras like cigarettes and alcohol.** Instead of buying expensive coffee in the morning make it yourself. Instead of bottled water, buy a reusable water bottle and refill it yourself, it's better for your pocket and the environment!
- ☛ **Save money on your gas bills by not driving to the store for one item.** Be prepared and have what you need in order to minimize trips.
- ☛ **If you have a garden, grow something.** Lettuce is easy and is good for salads, sandwiches, hamburgers, and tacos. You could even grow herbs in pots on a window ledge with sun. Swap your surplus produce with others.
- ☛ **Reduce monthly bills you have to pay.** Do you really need the premium Internet service? What else are you paying for that you really don't need? Likely suspects include premium cable and satellite TV packages, additional cell phone features, and unplanned use of credit cards through impulse shopping. Unplug electrical items from the wall. Simply turning the on/off switch will not stop the device from using power.
- ☛ **Shop more efficiently.** Always make a list when you go shopping. Clip coupons and buy generic when possible. Buy items in bulk and when on sale. If chicken filet is on sale, have that for dinner. When you can't decide whether or not to make a purchase, let yourself think about it for 24 hours. Chances are, you won't go back.
- ☛ **Buy second-hand items.** There are all sorts of stores that sell second-hand items

that allow you to save a lot of money. Well-looked-after used cars can save you thousands of dollars.

☛ **Don't buy anything unless you have the cash in your pocket.** Credit cards and interest-free loans are a trap! The interest rates make your repayments a lot larger than what you actually spent. Limit ATM trips and only buy things when you have the cash.



- ☛ **Cut down on waste.** Use food in your fridge before it turns bad. Freeze what you can. Eat leftovers.
- ☛ **Buy your clothes when they are out of season.** You can get them for half price or less.
- ☛ **Take care of what you already have.** A little maintenance goes a long way.
- ☛ **Develop a budget and stick to it.** It is not easy but once you master it, you will never look back. Tips on budgeting are available on the EAP website.
- ☛ **Get rid of that extra car.** Some families have more cars than they need, and the cost of registration, insurance, and gas adds up. Consider a more fuel-efficient vehicle.
- ☛ **Use your computer to communicate with family and friends around the world.** There are a number of Internet services that let you talk long distance real-time for free.
- ☛ **Play music from the Internet.** A lot of free music is available online. You also can do banking and read newspapers online.
- ☛ And finally, try not to carry much cash in your pocket, because you will spend it! ■

Adopted from an article found at www.articlesbase.com/personal-finance-articles/15-quick-tips-on-how-to-save-money-297208.html and *Money and More* a financial news magazine from MCT Federal Credit Union, Fall 2008.

Financial Stress and Health

The experience of stress from our nation's current financial difficulties is widespread. According to one poll, 7 in 10 people are very stressed about money, and only 1 in 10 people are not stressed about money. This stress can impact us in a number of ways, including the following:

Sleep disturbance: When people experience financial problems they often spend lots of time worrying about it, and this can impact the quality of their sleep. Not sleeping well subsequently affects our ability to feel good and deal with everyday stress, further jeopardizing health.

Harmful behaviors: People with severe financial problems may be more prone to numbing their anxiety by smoking, overeating,

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or drinking, potentially leading to serious medical issues.

Less money to pay for health-related expenses

With less money available, people may have to cut corners in order to pay for basics like food and shelter. This may include choosing not to go to doctors, not filling prescriptions, not being able to pay for a health club, or not purchasing vitamins.

What can you do?

- Do not make any major purchases at this time.
- Always pay your housing costs first. It is easier to find help for food, utilities, and other needs than it is to find large amounts of money for rent or mortgage assistance.
- Consider finding part-time work to offset expenses.
- Recognize the emotional effects financial problems have on you and your family. It is common to feel angry, upset, confused, out of control, and anxious when you are having financial problems.
- Recognize that your family may be affected as well. Talk with family members and involve everyone in establishing a plan of action.
- Pay attention to your health. You cannot deal with financial problems effectively if you are run down. Eat right, exercise, and get enough sleep.
- If you are engaged in harmful behavior, not sleeping well, and are unable to pay for health-related expenses, your ability to cope with stress will continue to decline, as will your health. For help, please contact the Employee Assistance Program (EAP) at 240-314-1040 to find out what you can do and identify resources in the community that are available to assist and support you. ■

April is Counseling Awareness Month: Get Help with Emotional Pain

We all face times in our lives when we may need help addressing issues that cause us emotional pain. Talking with a professional counselor about the issues can be beneficial.

Not sure if counseling is right for you or your family? You may want to seek assistance from a counselor if you—

- feel you can no longer manage a problem on your own;
- believe that your life is being affected by a problem you cannot seem to solve;
- see problems as getting worse, not better;
- have lost interest in life or think it is not worth living;
- have emotions that cause lasting pain and distress, such as sadness or anxiety;
- have trouble getting along with others;
- find that your family members do not seem able to cooperate with one another.

You don't have to be "sick" to benefit from counseling. Counseling is much more than a treatment for mental illness. It can help you deal with difficult issues from your past or the present. It can be a relief to know that what you're going through is normal.

A professional counselor will listen to your concerns, ask questions, and help you identify the problem and how you want to deal with it. The counselor may help you think about different ways of looking at the issue or teach you skills for tackling difficult situations.

Through therapy, you can increase your self-esteem, develop healthier family relationships, or deal with past memories that may be affecting your present life. With hard work in therapy, you can acquire the tools to change many things in your life. You can take the skills you learn in counseling and apply them throughout the rest of your life. In a successful counseling process, you can begin to feel that something has changed. You may try out new behaviors or tactics and get good results. People may begin to notice that something about you is different.

What can you do if you realize that you or someone you know needs a counselor? The best way to find a good one is by way of a referral from your doctor, friend, or insurance provider. If you believe your child will benefit

from talking with a counselor, you can contact the counseling office at your child's school.

Finding the right "fit" in counseling is important. If, after a period of time working with one counselor, you are not getting the necessary assistance or you just don't "click" with that provider, let the person know. You may need to look for a different counselor. It may take several tries until you find the right counselor for you. Don't give up until you've found someone with whom you feel comfortable. It can make a huge difference in your life and the lives of your family members.

The MCPS Employee Assistance Program (EAP) is staffed by licensed, professional counselors. We can provide short-term counseling for you and your family members or make referrals to providers in the community. Either way, if you are thinking about counseling, we are a good place to start. Contact the EAP at 240-314-1040. ■

Adapted from an article on samhsa.gov

How to Access Your Credit Report

Did you know that you can access your credit report for free online at www.annualcreditreport.com? This site allows you to request a free credit report once every 12 months from each of the nationwide consumer credit reporting agencies (**Equifax**, **TransUnion**, and **Experian**). This is considered the official site to help consumers obtain their free credit report. Keep in mind that while the credit reports are free, FICO credit scores are not—you have to pay to get your FICO credit score. Reviewing your report is a good way to guard against identity theft. To find out more about credit reports and your rights as a consumer, go to www.ftc.gov/credit ■

Financial Resources

FINANCIAL ASSISTANCE

The Department of Health and Human Services of Montgomery County, Maryland provides income supports such as Food Stamps, Temporary Cash Assistance, Medical Assistance, and Housing. Call 240-777-1245 or visit www.montgomerycountymd.gov to find out more.

SEIU Local 500 has an Emergency Assistance Fund, which provides a one-time-only cash assistance based on need and situation. Call 301-740-7100.

Money Management International provides credit counseling and debt management. Call 800-762-2271 or go to www.moneymanagement.org.

Interfaith Works provides a variety of services, including assistance with rent, housing, clothing, school supplies, utilities, and prescriptions to income-qualified individuals/families. Call 301-762-8682 or visit www.iworksmc.org to learn more.

HELP, Inc. assists with short-term needs such as food, rent, mortgage, utilities, prescriptions, and transportation. There are various sites throughout the county. Contact the Gaithersburg location at 301-216-2510, the Upper Montgomery County location at 301-972-8481, and the Olney location at 301-774-4334.

Mid-county United Ministries helps with eviction and paying small bills for disconnected utilities. They have a food pantry and will help cover some prescription costs. Call 301-929-8675.

Community Ministries of Rockville provides help to Rockville residents, including emergency financial assistance, housing, and health services. Contact them at 301-637-0730 or www.cmrocks.org/index.html for more information.

Salvation Army provides emergency assistance for electricity and water bills, based on income. Contact them at 301-515-5354 or www.montgomery.salarmydc.org.

Ministries United Silver Spring Takoma Park (MUSST) assists with eviction prevention, utility cutoffs, and prescription assistance for 20910 and 20901 ZIP codes only. Call 301-495-4699.

Upper Montgomery Assistance Network provides eviction prevention, assistance with security deposit, and disconnected utilities for Germantown, Gaithersburg, and Derwood residents over the phone. Call 301-926-4422 or visit www.uman-mc.org.

HEALTH CARE AND PRESCRIPTION COSTS

Med-Bank helps people who need medication who are uninsured or underinsured. Call 301-628-3422 or visit www.medbank.org.

Montgomery Cares provides primary health care services for the uninsured and low-income adults. Contact them at 301-628-3455 or www.montgomerycares.org.

MORTGAGE AND FORECLOSURE PREVENTION

Maryland H.O.P.E. Hotline

1-877-462-7555 or www.mdhope.org

These are some of their programs—

The Lifeline Refinance Mortgage

Program is aimed at homeowners who are not yet behind on mortgage payments, but face an interest rate increase.

The Homesaver Refinance Mortgage

Program helps homeowners who are one or two mortgage payments behind, but can afford to sustain a reasonable payment.

Bridge to HOPE Program qualifies homeowners who are behind on mortgage payments to receive an emergency 0% interest loan to catch up on payments while they work out ways to stay in their home.

Housing Counseling Hotline

Provides referrals for housing counseling agencies in your area. Contact them at 800-569-4287 or www.hud.gov

Montgomery County Revolving Closing Assistance Loan

is available through the Housing Opportunities Commission (HOC) of Montgomery County for first-time homebuyers who lack funds to pay real estate closing costs. Eligibility qualifications required. For more information visit www.homc.org and click on Homeownership programs, or call 240-773-9200 to learn more.

Maryland Legal Aid Bureau

www.mdlab.org/foreclosure
For Montgomery County call 240-314-0373 or 888-215-5316

HOUSING

Housing Opportunities Commission

(HOC) offers low-cost and subsidized housing options. Contact them at 240-773-9000 or www.hocmc.org.

Housing & Community Initiatives, Inc.

offers first-time homebuyers education classes, R.E.A.C.H. (Real Estate Effort for Affordable Community Housing) program, to assist first-time homebuyers (Rockville residents only) with closing costs. Contact them at 301-590-2765 or www.hcii.org.

FOOD

MANNA Food Center provides about 78 pounds of perishable and nonperishable food per family per month. Call the EAP for a referral to MANNA. Call 240-314-1040.

SHARE (Self Help And Resource Exchange)

is a program where people can purchase a package of food for \$18 and volunteer two hours of community service. Call 301-864-3115.

If you would like more information or would like an appointment with an EAP specialist, please call us at 240-314-1040.

Ask the EAP

Q: It is my understanding that the family member of an employee can use the EAP. If a family member uses the EAP, will the employee be informed?

A: No, the employee will not be informed. The same rules of confidentiality apply to anyone who uses the program, except as noted under the exceptions in our confidentiality policy—www.montgomeryschoolsmd.org/departments/eap/pdf/EAP_brochure07.pdf.

No information about a client will be released without his or her written authorization.

Do you have a question for EAP? Send your questions to Jeff Becker via Outlook or the Pony.

“ A sailor without a destination cannot hope for a favorable wind ”.

— Leon Tec, M.D.



Upcoming Events

MCPS Alcohol and Drug Screening Day: April 2, 2009

The MCPS EAP will conduct confidential screenings for alcohol and other drug abuse all day. The screenings take about 30 minutes and are available for you and/or your family members. Screenings will include referrals to substance abuse education and treatment programs, as needed. Call 240-314-1040 to schedule an appointment.

MCPS Cancer Support Group

The EAP sponsors a monthly support group for all employees and adult family members who have or care about someone who has cancer. Meetings are held on the second Wednesday of the month from 4:30–6:00 p.m., at the EAP offices at 2096 Gaither Road in Rockville. On April 8, Robin J. Hanke, M.S., R.D., clinical dietitian, will be our guest speaker. Her specialty and education concentration is nutrition related to oncology. All are welcome to attend. Questions about the group? Contact Debra Tipton on Outlook or call 240-314-1040.



A Healthy Outlook!

To help employees with troubling issues before they become overwhelming.



EMPLOYEE ASSISTANCE

SPECIALISTS: Debra Tipton
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Important Notice: Information in *A Healthy Outlook!* is for general information purposes only and is not intended to replace the counsel or advice of a qualified health professional. For further help with specific problems or personal concerns, contact your employee assistance professional.

You may contact us or send your questions and comments to Debra_Tipton@mcpsmd.org

Please note that e-mail is not necessarily confidential.

