



A Healthy Outlook!

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The Big, Bad Impact of Student Loan D E B T

By Penelope Lemov

A LITTLE—PERHAPS A LOT—of sympathy may be in order here. Young adults coming out of college and graduate school are drowning in debt and a lot of woes that ripple out from that. “It’s a very different world than 20 years ago,” says Nancy Molitor, a clinical psychologist who practices in the Chicago area. “Parents in their 50s and 60s don’t have any idea of the stress their children are under.”

There is some \$1 trillion in outstanding student debt floating around out there.

Americans now owe more on student loans than they do for auto loans or on credit cards. Molitor, who also is

public education coordinator for the American Psychological Association, saw the face of that debt up close and personally when she was a speaker at a seminar for graduate students in psychology. She asked the 150 students attending the seminar for a show of hands on how many of them had debt from college and graduate school. All hands went up. She then broke it down: How many had debt of \$50,000 or less? Roughly one third raised their hands. How many had debt of \$100,000 or less? Another third raised their hands. When she upped it to \$150,000, another third put up their hands. When she asked about debt above \$150,000, 10 hands shot up.

That is a lot of money to owe when you are getting out of graduate school and cannot find a job—or cannot find one that pays enough to start whittling down that debt. But psychology is not the only field where young people are under stress. In the aftermath of the Great Recession, opportunities for college and graduate school graduates have tightened. In the past two years, thousands of teachers and government employees have been laid off.

Molitor says it is no wonder that a lot of the young adults she sees feel bamboozled. “And a lot of them turn their anger on their parents for sheltering them from the harsh realities, for leading them to believe that doing well in college would mean a good job, a worthwhile career, a house

and a lifestyle similar to their parents,” she adds. “They feel let down,” she says.

It is also one of the reasons why they are delaying marriage and are unwilling to start their own families. “These young adults feel like the debt is saddling them,” Molitor reports. “It affects every decision they make. When you have debt you can’t take risks.”

This is a point that Daniel Burrus, futurist and author of *Flash Foresight*, riffs on as well. As he sees it, kids in high school and college are not being guided properly. They are going to college and majoring in things, like philosophy, that will never lead to a job. His solution: better information about school debt versus level of diploma versus job opportunity.

For information on how to recover from student loan debt, you might find the following resources helpful:

- <http://www.fnaid.org/loans/>
- <http://www.studentloanborrowerassistance.org/>
- <http://www.readyforzero.com/resources/student-loan-debt/>

Penelope Lemov is the founder and editor of a blog on parenting adult children, www.grownchildren.net. This article is adapted from that site.

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A Sampling of Health and Wellness A P P S

IF YOU HAVE A SMART-PHONE, the ability to organize, track, and educate yourself about health-related activities such as diet and exercise is just a click away. Listed below are some apps you might find useful. All are for iPhone and Android phones—and are free:

- ♦ **RunKeeper (free, but you can pay for additional features)**—Tracks your runs and gives you plenty of feedback and information on pace, distance, and time. It uses your iPhone's GPS to track where you have gone.
- ♦ **Lose It!**—Allows you to enter everything you eat and helps you estimate calories with information that is built into the app. You can enter your goals and Lose It! will show you your progress. If you exercise, you can enter that into the app as well to account for any added calorie burn.
- ♦ **Fooducate**—Allows you to scan the barcode of a packaged food that interests you and get a quick overview of the nutritional value and health rating as well as in-depth information on the product. Also, Fooducate helps you to compare two products when you want to decide which one is a better choice for you.

- ♦ **Whole Foods Market Recipes**—Provides you with recipes based on specific criteria. There are recipes for vegans, gluten-free dining, or anyone just looking for something that is low fat, high in fiber, etc.
- ♦ **Web MD**—Gives you access to information on thousands of illnesses and ailments.
- ♦ **iTriage**—Helps you address questions such as “What medical condition might I have?” and “Where should I go for help?” Created by two emergency room doctors.
- ♦ **My Tracks**—Runs in the background while you carry it about during your exercise (or just casual walking), then sends your stats either to a custom Google Map or your Google Docs account.
- ♦ **My Fitness Pal**—Records what you eat and tracks your progress. This app features a community to help you reach your goals.

If you use a health-related app that you have found useful, let us know about it and we will share it in the next issue. Please e-mail the name of the app along with a brief description to Jeffrey_Becker@mcpsmd.org.

MCPS Dispute Resolution Program

CONFLICT IS INEVITABLE. When people work together, disagreements can lead to conflict. Usually people can resolve this conflict with little or no input from others. However, sometimes people need help to resolve their differences. The Dispute Resolution Program provides free mediation services to MCPS employees who would like help resolving workplace conflict. Whether it is a matter of feeling disrespected, dealing with an employee who is frequently late, or working with someone who encroaches on your personal space, mediation can help. With the assistance of a neutral mediator, provided through an agreement with the Conflict Resolution Center of Montgomery County, people are able to find their own solutions to problems. A private, informal, confidential agreement may help you resume a more workable relationship with someone with whom you have had difficulties.

Learn more about the program at: <http://www.montgomeryschoolsmd.org/staff/respect/mediation.aspx>. To ask questions or schedule a mediation at a convenient time and place, call the Dispute Resolution Program at the EAP at 240-314-1041.

THE ABCs for First-Year Teachers

- A**dmit your mistakes—and learn from them.
- B**e firm and flexible.
- C**ommunicate with parents.
- D**evelop a homework policy—and stick to it.
- E**mpower your students; do not just lecture to them.
- F**ind time to attend after-school events.
- G**et to know all the teachers in your school and get to know the cafeteria workers, building service workers, paraeducators, and secretaries.
- H**ave the courage to try something else if what you are doing is not working.
- I**nstitute a clear discipline policy—and enforce it consistently.
- J**ust listen—both to what students are saying and to what they are not saying.
- K**eep a journal.
- L**earn your school's policies and procedures.
- M**odel desired attitudes and behavior.
- N**on carborundum ignorami. (*Don't let the imbeciles wear you down.*)
- O**verplan.
- P**repare interesting lessons.
- Q**uit worrying and just do your best.
- R**emember that first you teach students, then you teach whatever academic discipline you learned.
- S**tay alert.
- T**ake pictures.
- U**nderstand that the learning process involves everyone—teachers, students, colleagues, and parents. Get everyone involved.
- V**olunteer to share projects and ideas, and do not be afraid to ask others to share their ideas with you.
- W**ork within your limits.
- eX**pect the unexpected—and plan for it!
- Y**ack with a friend or EAP staff if you need support.
- Z**ero in on your strengths, not your weaknesses. (*Remember, nobody is perfect!*)

From: http://www.educationworld.com/a_curr/curr152.shtml

SUCCESS IS A SKILL That Can Be Learned by Anyone



SUCCESS is an ongoing realization and obtainment of worthy desired results concerning actions, life, business, wealth, or an ideal. True success requires an

earnest commitment to excel at everything you do.

- ♦ Clarity and vision reinforce a determination to succeed. Goals motivate as well as imply ambition and drive. The ability to dream is limited by our willingness to allow our imagination to explore its freedom. We experiment and try out new ideas with self-belief and self-confidence.
- ♦ It has been found that everyone has one of two basic mindsets. A fixed mindset believes talents and abilities are set in stone. Therefore, you must prove yourself over and over—the path to stagnation. A growth mindset knows talents can be developed and great abilities are built over time. This is the path of opportunity and success.
- ♦ The successful accept responsibility for the consequences of their actions. According to many

self-made millionaires, the art of creating lasting prosperity is learned. Furthermore, the learning process is based on trial and error.

Negative self-talk limits success.

POSITIVE SELF-TALK—optimism—expands your ability to achieve, learn, and accomplish. Research demonstrates that optimism results in higher achievement. Optimism physically lights up a very important portion of your brain that increases your ability to create positive answers to challenges. It allows you to see the positive aspects of any situation and enables you to capitalize on each possibility.

- ♦ Optimists enjoy better health and longer lives because they lead healthier lifestyles and build stronger social support networks and get better medical care. Research has found that, on average, optimists live 19 percent longer than pessimists.
- ♦ Studies have analyzed the explanatory styles of sports teams and found that the more optimistic teams created more positive synergy and performed better. Optimists are more likely to achieve success because they do not give up as easily as pessimists.
- ♦ Optimists are less likely to suffer depression and helplessness and they are less fatalistic about their health. Studies have linked a

pessimistic explanatory style with higher rates of infectious disease.

- ♦ One study tracked a group of Harvard graduates for more than 50 years. Those with the most successful careers allowed themselves to build strong, stable marriages and deep friendships. They made room in their lives for exercise, relaxation, and multiple interests.
- ♦ Optimists have a dramatically higher level of physical and mental functioning than pessimists. How you perceive what goes on around you and how you interpret it affects the quality of your whole life.
- ♦ The United States has been called the most overworked nation in the industrialized world. It is important to have work-life balance. Learn to say no, leave work at work, manage your time, nurture yourself, get enough sleep, engage in recreational activities, and bolster your support system.

Sources: Forbes, Mayo Clinic, Harvard Health Publications, BBC News, ezine articles, About.com, The Psychology of Success by Brian Tracy, Mindset by Carol Dweck, Businesszone, and Washington and Shady Grove Adventist hospitals. For additional information, consult your physician. Please feel free to copy and distribute this health resource.

Ask the EAP:

Q. *Is it okay to call the EAP even if my concern is not a crisis?*

A. Yes. The intent of the MCPS EAP is to help you sort through whatever is happening in your life. You can call the EAP if you are looking for a new perspective on things. You also can call to help identify options and make informed choices. The overall goal of the EAP is to help you be healthy and productive both at home and at work. So, you do not need to be in crisis to give us a call. To make an appointment, call us at 240-314-1040.

15 RULES for Fair, Intimate Arguing With Your Partner

1. **Be specific** when you introduce a gripe.
2. **Ask for a reasonable change** that will relieve the gripe; do not just complain, no matter how specifically.
3. **Ask for and give feedback** regarding your major points to ensure you are heard, and to assure your partner that you understand what he or she wants.
4. **Confine yourself to one issue at a time.** Do not overload your partner with grievances. To do so suggests that you are hoarding complaints, and this will make him or her feel hopeless.
5. **Do not be glib or intolerant.** Be open to your own feelings and equally open to your partner's feelings.
6. **Always consider compromise.** Remember, your partner's view of reality may be just as real as yours, even though you may differ.
7. **Do not allow counter demands to enter the picture** until there is a clear understanding of and a clear-cut response to the original demands.
8. **Check out your assumptions about what your partner is thinking.** Never assume or predict how he or she will react or what he or she will accept or reject.
9. **Do not tell your partner what he or she should know or feel.** Do not correct your partner's statements about his or her personal feelings.
10. **Never put labels on your partner** (coward, childish, neurotic).
11. **Do not make sweeping, labeling judgments about the other's feelings,** especially whether or not they are real or important.
12. **Avoid sarcasm.**
13. **Forget the past and stay with the present.** What you or your partner did last year, month, or this morning is not as important as what both of you are doing or feeling now.
14. **Take time to consult and confirm your true thoughts and feelings before you speak.** Your surface reactions may be masking something deeper and more important.
15. **Remember—there is never a single winner** in an honest, intimate fight. Both either win more intimacy or lose it.

Source: Taken from "Pairing," by Dr. George Bach and Ronald Deutsch.

"Education is not the filling of a pail, but the lighting of a fire."

~ WILLIAM BUTLER YEATS

"Intelligence plus character—that is the goal of true education."

~ MARTIN LUTHER KING, JR.

Upcoming Events:

MCPS CANCER SUPPORT GROUP

♦ September 10, October 15, and November 12

ALL ARE WELCOME to the next meeting of the MCPS Cancer Support Group. All meetings are held from 4–5 p.m. at the Carver Educational Services Center, 850 Hungerford Drive, Room 240. For more information, **please contact Debra Tipton at 240-314-1040 or via email.**

DEPRESSION SCREENING DAY

♦ October 11

THE MCPS EMPLOYEE ASSISTANCE PROGRAM will be conducting screenings for depression, anxiety disorder, bipolar disorder and posttraumatic stress disorder all day. The screenings take less than 30 minutes and are available for all MCPS employees and their immediate family members. **To schedule an appointment please call the EAP at 240-314-1040.**

A Healthy Outlook!

To help employees with troubling issues before they become overwhelming.



EMPLOYEE ASSISTANCE

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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 questions or help with specific problems or personal concerns, contact your employee assistance professional.

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

Please note that e-mail is not necessarily confidential.

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