

rEAP the Benefits

State Employee Assistance Program 1-800-308-4934

Make the Most of What You Have

Feeling the financial crunch? Here are some tips for how to stretch your dollar a little bit more.

At the grocery:

- Make a list and stick to it! Don't impulse purchase.
- Use store brands as they are always cheaper.
- Check your receipts for the correct price.
- Look at the unit price of an item. Larger isn't always the best deal.
- Clip it! Coupons can help save money off of items you would normal purchase anyway.

At home:

- Turn off the stove or oven a few minutes before it is done.
- Make sure the weather strips around doors and windows. If they have gone bad, replace them.
- Have your heating system checked annually.
- Use large appliances after 8 pm (off-peak hours).

In your car:

- Buy gas mid-week which tends to be a lower price than on weekends or holidays.
- Be smart about buying gas. Are you really saving money when you go out of your way to buy from a certain gas station?
- Plan errands beforehand

We can help with life's twists and turns.

When you need help managing everyday — and not so everyday — concerns, visit MagellanHealth.com. Or call your program's toll-free number any time, day or night.

1-800-308-4934 (TTY 1.800.456.4006)

New Year's Resolution: How Badly Do You Want It?

What a difference a month can make. January tends to be bright and full of energy as you make plans for the future; the whole year lying before you.

And then February comes, and with it bills, possibly cold weather and shortened daylight hours, and worst of all... the reality that you have already given up on achieving some or all of your dreams or goals for the New Year. It's one of the reasons you may not even make New Year's resolutions anymore. They're just too hard to keep, right? Not necessarily!

Make yourself want to achieve that resolution. Ask yourself:

- On a scale of 1 to 10, how badly do I want to achieve this goal? This is a great way to gauge your motivation. If the number is less than a nine or 10, you're going to have to find ways to raise this score, and/or determine if this is really something you want to achieve.
- Why do I want to achieve it? List all the reasons or factors why you want to achieve this goal. Then take a look at the list. Are there any other people listed? Could it be you're doing this for someone else, and not yourself? Did someone else tell you to do this: a friend, family member or co-worker? Or was it society's influence? You are much more likely to fail at something if you are not doing it for yourself!
- How committed are you? You might really want to achieve a goal, but what are you prepared to do or give up achieving it? If weight loss is your goal, are you willing to work harder, feel hunger, drink less, and pay more for healthier foods, programs or people to support you? What are you ready to commit to? Realize the less you are ready to give up, the longer the change process will take.

While there are many other questions to explore, these tips can help you identify first steps you can take to achieve your goals.

Get Your Financial House in Order

Money is a part of every day life. What you wear, what you eat, where you live, and the fun things you do are only a few of the money related decisions you make. The way you spend or save money today will help determine what you will have in the future. And when you are married or share expenses with a partner, communication about bills and spending habits are very important.

Whether you are making financial decisions for yourself or with a partner, the bottom line is it's never too late to get your financial house in order. It can be done and here's how:

- Get organized. Keep all financial papers in a central location. Set up a filing cabinet with folders such as investments, mortgage papers, medical expenses, bank accounts. Then you will have easier access to the information when you need it, especially when you are doing your taxes.
- Track your spending. Write down where you are spending your money to determine where your money is going. You may be surprised at the little things that can add up to big money, such as stopping for your special coffee at the coffee shop on the way to work. While it may only cost three dollars, in one month that can add up to sixty dollars. When you start cutting back in these areas, the savings can be significant.
- Pay yourself first. Start a savings account to cover expenses like clothes, holidays, insurance, car purchases and vacation. Putting an amount aside from each paycheck can help reduce the burden of large purchases and provides you with a safety net. Setting aside a little amount each month when you are young is a lot better than having to play catch up in the later years.
- Build an emergency fund. Establish a goal of having a minimum of three months of living expenses, preferably six months, in a readily accessible savings account or money market account.
- Set goals. Discuss and agree on what you want to do with your money with your partner. Write down your goals and your strategy for achieving these goals.
- Review your insurance coverage. Every year, review your health, life, disability, renter or homeowners, auto, and personal liability policies to make sure you are adequately covered.

March Madness!

With daily activities and schedules adding in finances and a budget to that can cause worry and stress on individuals and families. During March EAP Awareness month, we are highlighting tips and ways to relieve that stress!

In today's economy is it an uneasy time when it comes to finances and resources. Our March EAP seminar offers ways to handle financial changes, plan for the future and relieve the stress associated with it.

This year we have added something special to the seminar as well. Great West Retirement Services, the state's third party administrator for the state 401K and 457 plans will have a representative at the seminars to assist with general questions and provide specific advice about your account.

Registering is easy. Just go to the EAP website at www.tn.gov/finance/ins/eap.html. But don't wait, the deadline to register is two days beforehand.

Where are the seminars?

3/2	Martin	3/11	Murfreesboro
3/3	Memphis	3/16	Nashville
3/4	Jackson	3/17	Chattanooga
3/5	Columbia	3/18	Cookeville
3/9	Johnson City	3/23	Nashville
3/10	Knoxville		

Mark your calendar for March 31

The EAP Awareness Fair is set on the calendar and we are planning informative seminars, plenty of vendors, activities and live music. The only thing we need is YOU!

March 31 from 11:00 am until 2:00 pm

WRS TN Tower, 3rd floor lobby area