



May 2020: Money Matters & COVID19 Resources

**MINES
& ASSOCIATES**
A National Business Psychology Firm



***“Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort.”
— Franklin D. Roosevelt***

Welcome to the May 2020 edition of **TotalWellbeing**, your guide to the **8 dimensions of wellbeing**. This month we will again be looking at information and resources around COVID19 as well as financial wellbeing. The restrictions around COVID19 mean many of us are either working remote, not working at all, or are working under drastically different circumstances than we were before. Below we explore working from home with kids and a few things you can do to reduce stress around financial pressure. For more, please head over to [our blog](#) or our [COVID19 Resource page](#) where we will be constantly updating our Coronavirus related resources. Make sure to download the Coronavirus Fear and Anxiety workbook [here](#) (pdf download), provided to us by [The Wellness Society](#). Its full of helpful tips and exercises around managing stress and setting up routines during stay at home orders and isolation.

As a quick reminder, please remember that you can use your EAP sessions for financial counseling and also get one free 30-minute telephone consult with financial professionals per legal matter. Your online portal, [PersonalAdvantage](#), also has live updates and helpful resources around current events which right now is focused on the Coronavirus. These resources include helpful information, current CDC news and

This Month's Focus

Free Webinar:

[Identity Theft: What Can You Do About It?](#)

MINESblog:

[New to TW? Check out our past Blogs!](#)

[COVID-19: Homeschooling the Village](#)

[COVID-19: Domestic Violence during the COVID-19 Pandemic](#)

[COVID-19: Suddenly Managing Remotely!](#)

Important Links

[COVID19 Resource Page](#)

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recommendations, helpful and free webinars, and more.

Remember you can always catch past issues of **TotalWellbeing** on our [newsletters page](#). This newsletter is aimed at providing helpful information about various aspects of your wellbeing and then connecting it all back to important and relevant parts of everyday life. If you have any thoughts, questions, or content you would like to see covered here please get in contact with us. You can email us directly by clicking [here](#).

To your total wellbeing,
The MINES Team

Working from Home with Kids

As a response to the growing crisis and the many shelter-in-place orders, most employers have switched to remote work arrangements for their staff. In addition, most schools are closed and instituting remote learning requirements. While these measures are necessary for the health and safety of the community, it can make for some challenging work arrangements. Below are some tips to help you get some work done while your kids are at home with you.

- **Create a schedule** – Creating and keeping to a schedule is key to success. Have kids get up and get dressed at the same time as when they were in school or daycare. Schedule time throughout the day for kids to be engaged in other activities. Try to get the majority of your work done during the time your kids are engaged or have downtime.
- **Communication is key** – when you have kids at home it is important to communicate, even over-communicate, especially about schedules and tasks. Let co-workers and clients know they may hear kids in the background on your conference call. Let your employer know what your schedule is with your kids so they are aware when you may be more, or less, responsive.
- **Set Boundaries** – If you have toddlers or older kids you will have to set some boundaries with your kids. Let your kids know that sometimes during the day you will need to be on “do not disturb” and what that means for them. If you have a home office with a door, consider putting a sign on the door to indicate when kids are not allowed to disturb you. For young kids, you could use picture signs like stop and go, red and green lights, or thumbs up or down.
- **Be Flexible** – You may want to consider being more flexible with things like screen time, working hours, and school hours. It may be necessary to let your kids have more screen time so you can be on a conference call or video meeting. Maybe you’ll need to work some after dinner or after the kids go to bed. These adjustments are okay.
- **Take breaks** – Be sure to schedule breaks in your routine for you and the kids to be together. Especially for small kids, they may not

understand why you are not spending all day with them. Allowing for some together time will help.

- **Plan Activities** – Plan activities throughout the day that don't require your full-time supervision. The below age-appropriate ideas allow you to focus for a while on work tasks while the kids are engaged in them.
- **For babies** – naps, swings, bouncy chairs, and videos like Baby Einstein videos.
- **Toddlers to school-age** – educational shows or online games and apps.
- **Older kids** – school platforms, reading, non-violent videogames that encourage social connectivity, like Minecraft.
- **Prioritize Tasks** – Prioritize those items that are the most important to complete and schedule the above activities for when you have those vital tasks to accomplish.
- **Use what help you have** – If your partner is also working from home now consider alternating shifts with the kids. Or, are there others in the household who can help like older kids, or a roommate, perhaps? If you're a single parent is there a trusted neighbor who could help? Or, consider setting up a virtual playdate where grandma or a favorite uncle could "play" with the kids while you take that important call.
- **Set Realistic Expectations** – Surviving may be more important than thriving for the time being. Things are not normal right now, don't pretend that they are. Be honest with yourself and others about what can realistically get done during the day.
- **Understanding and Empathy** – Understand that these are challenging times and we are still trying to figure everything out, but we are all in this together. Approach this current challenge with empathy both with your colleagues as well as yourself.

Check out [our blog](#) or our [COVID19 Resource page](#) for more resources and more helpful information pertaining to working remote, dealing with isolation, managing stress and anxiety, downloadable workbooks and more.

Remember that Your Employee Assistance Program is here to help you and your family members manage the anxiety from health concerns such as the Coronavirus. **Please call us at 1-800-873-7138 to get connected right away.** Also, [PersonalAdvantage](#) has a ton of great resources and FREE [webinars](#).

How to Lower Your Financial Stress

Money worries are among the most common sources of personal and family stress, according to Consumer Federation of America (CFA). Living with too much of any kind of pressure on a daily basis can take an emotional and physical toll, contributing to sleepless nights, backaches or headaches or, over time, even life-threatening diseases, such as high blood pressure or heart disease. Whether your credit card balances are soaring, or

you and your partner are arguing constantly over nickels and dimes, there are things you can do to relieve financial stress.

Take a breather

- Focus on what you have, not on how much you're lacking. List all your possessions, including material things, your health and your relationships.
- Eliminate clutter in your life. Tossing out what you don't need and organizing the rest also can tidy up your emotions. So can meditating or sharing your feelings with a nonjudgmental person.
- Take care of yourself physically. Exercise is one of the best stress reducers. Eat a balanced, healthy diet.

Talk it out

If conflicts with your significant other over money matters are a primary source of stress, talk it over honestly and openly. Write down your short- and long-term financial goals to learn where the two of you can focus your discussions. Put your relationship first, while nurturing each other's needs. Compromise, if necessary.

Act

Exercise, positive thoughts and conversation may help in the short term, but if you aren't fixing the cause of your money worries, the stress will bounce right back into your life. You need to take action if the money coming in is less than the money going out; if you're able to make only minimum payments on your credit cards; or you're relying on plastic for essentials, such as food or rent.

Remember, your Employee Assistance Program is here to help you and your household members manage the stress that can come with financial strain. You can access free 30-minute financial consults, as well as use your EAP sessions for financial counseling. **If you need additional information, or to access services, please call MINES and Associates at 1-800-873-7138 today.**

Question of the Month

What adjustments have you found most difficult during the COVID19 restrictions? How have you made these adjustments easier and are there things you could teach others to help them adjust? Likewise, what tips could you take from others to make things easier for your household?

Training Suggestions to Support This Month's Topic

Check out these training suggestions that help support financial wellbeing and remote working. Use them in a series or by themselves. MINES is always happy to consult on issues of wellbeing and suggest training that would support your goals. Check out our training manual [here](#) to see other

training offerings:

1. [Date Night with Your Finances](#)
2. [How to Make Virtual Teams Work](#)
3. [Enhancing Emotional Resilience](#)

If you or a member of your household needs assistance or guidance on any of these wellbeing topics, please call MINES & Associates, your EAP, today for free, confidential, 24/7 assistance at 800.873.7138.

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