

# life ines

INFORMATION FOR LIFE

FALL ISSUE  
**2023**



**EMPLOYEE ASSISTANCE  
PROGRAM**

TOLL-FREE: 800-346-0110  
TTD: 877-845-6465

[www.inova.org/eap](http://www.inova.org/eap)

**AFFIRMATIONS  
FOR PARENTS**

**PG: 2**

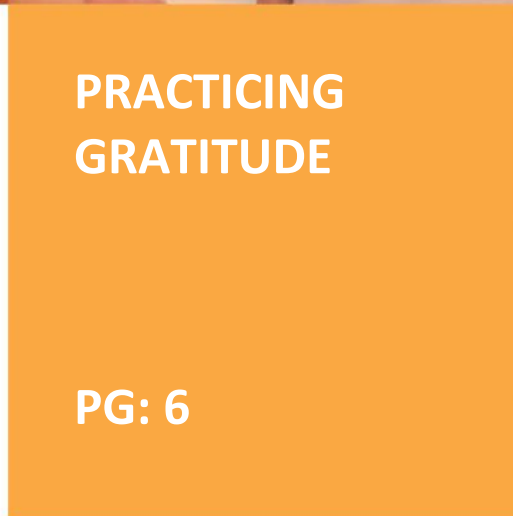


**COPING WITH  
FINANCIAL STRESS**

**PG: 3**

**PRACTICING  
GRATITUDE**

**PG: 6**



**BENEFITS OF  
GENEROSITY**

**PG: 8**





## AFFIRMATIONS TO PARENTS

**An affirmation is a simple statement that you tell yourself. It might be related to things you want to accomplish, how you wish to behave or positive attitudes that you desire to cultivate. Your child needs to know that you love them, and one way you can show love is through affirmations.**

There are a couple of important rules you should consider when using affirmations:

You must believe what you are saying is true.

You must be consistent, persistent and reinforcing.

Affirmations are most effective if done every single day.

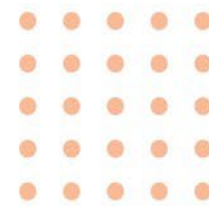
What follows are statements of affirmation that you might use. Select at least five, or make up some of your own, that you could use daily. Repeat them

- I am consistent in the way I parent my child
- I respect the opinions of my child.
- I support the positive traits of my child and downplay the negative ones.
- I demonstrate my support of my child's interests by attending related functions whenever possible.
- I have established rules and consequences for my child.
- I use praise instead of criticism or sarcasm with my child.
- I encourage my child to practice making positive self-statements.
- I let my child know that they are an important person in our family.
- I make time to communicate regularly with my child.
- I understand my child's need to develop a sense of personal identity.
- I talk to my child about how to handle peer pressure.
- I respect my child's need for independence and privacy.
- I allow my child to make decisions and discuss the results with them at a later time.
- I regularly laugh with my child. I am available for my child when they need me.
- I encourage my child to develop relationships with other adults who are positive role models.

*Workplace Options. (Revised 2023). Affirmations for parents. Raleigh, NC: Author.*



# COPING WITH FINANCIAL STRESS



acting on things you can control, you'll begin to feel more in control of your life, and feeling more in control can help you stay calm and make good decisions.

## Understand your financial situation.

When you're worried about money, it can be tempting to avoid thinking about it. However, avoiding financial challenges won't resolve them. Turn *toward* your money worries instead of away from them. Take the time to understand your finances as they really are.

Add up how much money you earn every month and compare that to what you spend. Make a chart breaking your expenses down into categories. A budgeting worksheet or an app can help as you build this picture of how your money comes in and flows out. By gathering this information in one place, you can see how your income and expenses match up (or don't). Seeing the totals by category can help you understand where you might need to make adjustments. While it can be scary to start this process, having the information is empowering and sometimes even comforting.

## Talk as a couple and as a family.

If you're facing money challenges, your partner and other members of your household are also affected. Once you understand your financial situation, talk about it in calm, respectful and mutually supportive ways. Recognize that others may be scared about what might happen in the future. They may have different ideas about what to change to bring household finances into balance. By talking, you can agree on a plan, then follow that plan together.

Money worries are one of the most common causes of stress. Unexpected expenses, price increases, income loss and high levels of debt can cause pressure that may feel all-consuming. When money runs short, it doesn't simply create financial hardship. It can lead to feelings of shame, anger, fear and depression. Those negative emotions can get in the way of the clear thinking you need to deal with your financial challenges. Here are some suggestions for coping with financial stress and navigating a path toward better financial and emotional wellbeing.

## Focus on what you can control.

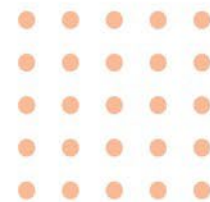
Don't panic about things that are beyond your control. You can't change the economy to bring prices down or create more and better-paying jobs. You can control how you spend your money and how you manage your debt and savings. There may be ways you can earn more money. By

*continued on page 4*





# COPING WITH FINANCIAL STRESS



## **Prioritize changes, and make them one step at a time.**

Financial stress can feel overwhelming. You can make it feel more manageable by choosing a few changes and making them one step at a time. As you experience small successes, you'll gain the confidence and courage to make bigger and more difficult changes. (If you're facing a financial crisis, you may need to make significant changes quickly. Consider talking with a professional advisor right away.)

To correct a budget that is out of balance, you can either increase your income or cut your spending – or both:

**Consider options to increase your income.** These might include working extra shifts at your job, applying for a promotion, asking for a raise, taking a second job, earning money from an outside activity, renting a

room in your home, or exploring options for government support.

**Think about ways you might cut expenses.** These might include conserving energy to reduce heating and A/C bills, carpooling or working from home more often, switching to less-expensive phone and internet plans, shopping from a carefully planned grocery list and using coupons, exploring less-expensive housing options, paying down high-interest debt, ending subscriptions you rarely use, eating out less often, or cutting back on concerts and other entertainment.

**Leave room for fun and pleasure in your life.** Many activities that bring joy don't cost money. Spending time in nature, playing games, and many forms of exercise are free. Even extras that cost money are worth keeping if they help you stay calm and clear-headed. If your yoga class helps you relax or an occasional latte gives you a lift, don't punish yourself by eliminating those expenses.

## **Practice stress management.**

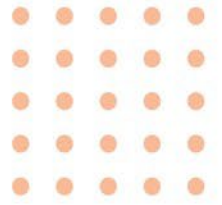
Making progress in resolving your money challenges will help you feel more in control of your life, but the changes can take time. To keep your stress under control while you work on your finances, take care of yourself, and use stress-management techniques that work for you:

**Talk to trusted friends.** It can be hard to talk about money and embarrassing, at first, to admit to having money problems. But opening up to supportive friends can help you put your worries in perspective and feel calmer. You don't need them to fix your problems, just to be a friend and help you feel better about yourself.

*continued on page 5*



# COPING WITH FINANCIAL STRESS



## Ask for professional help.

Credit counseling and financial planning services offer expert guidance on money matters. Mental health counselors can help you deal with stress and change behaviors that may be contributing to your money worries. Your employee wellbeing program can provide stress management counseling and referrals to financial and mental health professionals.

## For More Information

American Psychological Association. (Updated 22 March 2022). *Managing your stress in tough economic times*. Retrieved September 30, 2022, from <https://www.apa.org/topics/money/economic-stress>

Caron, C. (25 July 2022). "I'm always worrying": The emotional toll of financial stress. *The New York Times* [online version]. Retrieved September 30, 2022, from <https://www.nytimes.com/2022/07/25/well/mind/stress-money-relationships.html>

Robinson, L., & Smith, M. (Updated 30 August 2022). *Coping with financial stress*. Retrieved September 30, 2022, from HelpGuide: <https://www.helpguide.org/articles/stress/coping-with-financial-stress.htm>

Scott, E. (Updated 29 July 2022). Financial stress: How to cope. *Verywell Mind*. Retrieved September 30, 2022, from <https://www.verywellmind.com/understanding-and-preventing-financial-stress-3144546>

Morgan, H. (2022, September 22). *Coping with financial stress* (B. Schuette & E. Morton, Eds.). Raleigh, NC: Workplace Options (WPO).

**Focus on the positive.** Think about the progress you're making, rather than how far you have yet to go. Think of what you're grateful for in life, rather than what makes you unhappy. Look for the positive opportunities in the changes you're making.

**Exercise.** Physical activity is important to good health. It's also calming when you're feeling tense. You don't need to pay for a gym to exercise. Go for walks, ride your bike, or find exercise stations in public parks.

**Eat healthy foods, and get the sleep you need.** Nutritious meals and regular sleep will help you feel better, maintain your energy, and think clearly.

**Practice a relaxation technique.** Try deep breathing, mindfulness, meditation, progressive muscle relaxation, listening to calming music, or spending time in nature. Find an activity or a technique that works to relax your mind and body when you're feeling anxious.



# PRACTICING GRATITUDE

## Ways to Improve Positivity

How often do you feel thankful for the good things in your life? Studies suggest that making a habit of noticing what's going well in your life could have health benefits.

Taking the time to feel gratitude may improve your emotional wellbeing by helping you cope with stress. Early research suggests that a daily practice of gratitude could affect the body, too. For example, one study found that gratitude was linked to fewer signs of heart disease (Redwine et al., 2016).

The first step in any gratitude practice is to reflect on the good things that have happened in your life. These can be big or little things. It can be as simple as scoring a good parking space that day or enjoying a hot mug of coffee. Perhaps you feel grateful for a close friend's compassionate support.

Next, allow yourself a moment to enjoy that you had the positive experience, no matter what negatives may exist in your life. Let positive feelings of gratitude bubble up.

'We encourage people to try practising gratitude daily', advises Dr. Judith T. Moskowitz, a psychologist at Northwestern University in Illinois, United States. 'You can try first thing in the morning or right before you fall asleep, whatever is best for you'.

Moskowitz has been studying the impact of keeping a daily gratitude journal on stress relief and health. Practicing gratitude is part of a set of skills that her research team encourages people to practice. These skills have been shown to help some people increase



Moskowitz has been studying the impact of keeping a daily gratitude journal on stress relief and health. Practising gratitude is part of a set of skills that her research team encourages people to practise. These skills have been shown to help some people increase their positive emotions. Her team is trying to better understand how a daily boost in positive emotions can help people cope with stress and improve their mental and physical health.

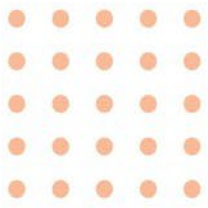
'By practising these skills, it will help you cope better with whatever you have to cope with', Moskowitz explains. 'You don't have to be experiencing major life stress. It also works with the daily stress that we all deal with. Ultimately, it can help you be not just happier but also healthier.'

While practising gratitude seems to work for some people, it doesn't for everyone. That's why Moskowitz's research team teaches other skills, too. These include meditating and doing small acts of kindness.

Her team has been developing and testing these skills with people who have illnesses like advanced cancer, diabetes, HIV infection and depression (Moskowitz et

*continued on page 7*





# PRACTICING GRATITUDE

al., 2017; Cheung et al., 2018). She's also worked with people who care for others with serious illness.

When you make gratitude a regular habit, it can help you learn to recognise good things in your life despite the bad things that might be happening. Moskowitz says that when you're under stress, you might not notice all the moments of positive emotion that you experience. With her research programme, she's trying to help people become more aware of those moments of positive feelings.

'Put some effort into experiencing gratitude on a daily basis and see how it goes', Moskowitz advises. 'It might just surprise you that – despite how bad things are – there are things you feel grateful for alongside it.' Feeling grateful may help improve both your mind and your body.

## Gratitude Tips

Create positive emotions by being thankful every day:

- **Take a moment.** Think about the positive things that happened during the day.
- **Journal.** Make a habit of writing down things you're grateful for. Try listing several things.
- **Savour your experiences.** Try to notice positive moments as they are happening.
- **Relive the good times.** Relive positive moments later by thinking about them or sharing them with others.
- **Write to someone.** Write a letter to someone you feel thankful toward. You don't have to send it.
- **Make a visit.** Tell someone you're grateful for them in person.



## References

- Redwine, L.S., Henry, B.L., Pung, M.A., Wilson, K., Chinh, K., Knight, B., et al. (2016, July-August). Pilot randomized study of a gratitude journaling intervention on heart rate variability and inflammatory biomarkers in patients with stage B heart failure. *Psychosomatic Medicine*, 78(6), 667–676. doi: 10.1097/PSY.0000000000000316
- Moskowitz, J.T., Carrico, A.W., Duncan, L.G., Cohn, M.A., Cheung, E.O., Batchelder, A., et al. (2017, May). Randomized controlled trial of a positive affect intervention for people newly diagnosed with HIV. *Journal of Consulting and Clinical Psychology*, 85(5), 409–423. doi: 10.1037/ccp0000188
- Cheung, E.O., Addington, E.L., Bassett, S.M., Schuette, S.A., Shiu, E.W., Cohn, M.A., et al. (2018, June 5). Self-paced, web-based, positive emotion skills intervention for reducing symptoms of depression: Protocol for development and pilot testing of MARIGOLD. *JMIR Research Protocols*, 7(6), e10494. doi: 10.2196/10494

Wein, H., & Hicklin, T. (Eds.). (2019, March). Practicing gratitude: Ways to improve positivity. *NIH News in Health*. Bethesda, MD: U.S. National Institutes of Health (NIH). Retrieved May 15, 2023, from <https://newsinhealth.nih.gov>



## BENEFITS OF GENEROSITY

### The Gift of Giving to Others

It gives to give. Research has shown that there is much more to be gained than there is to be lost from acts of generosity. Of course, being generous does come at a cost, requiring you to sacrifice something of your own – whether your time, money, talents or resources – for the sake of someone else. Despite these losses, however, studies have proven that giving significantly improves your physical and mental health and strengthens your relationships with others.

During times of stress, it can be a challenge to show up for yourself, let alone others. One study reports that simply making a pledge to be generous can inspire higher levels of happiness and promote a better outlook on life (Park et al. 2017). This astonishing truth speaks to the transformative power of generosity, a power that can be credited to its ability to reduce stress. While some may seek the generosity of others during hard times,

it is important to consider the benefits that come from being generous as well.

### Physical Health Benefits of Generosity

It is universally understood that when you do good, you feel good. This good feeling is most easily recognized as a psychological one: happiness. Overlooked are the ways in which generosity improves how your body feels, not just your mind. Growing research has shown that charitable acts can impact your physical health in the following ways:

**It improves your heart health.** A 2016 study of prosocial spending among older adults with high blood pressure found that spending money on others lowered their blood pressure to such an extent that it was likened to traditional interventions including hypertensive medications and exercise.<sup>2</sup> Another study of sophomore students in Canada reported that after 10 weeks of volunteer service, students had lower levels of inflammation and cholesterol.<sup>3</sup>

**It decreases your risk of mortality.** After observing a group of older couples to examine the health benefits of giving, Dr. Stephanie Brown, author of "Giving to Others and the Association Between Stress and Mortality," found that adults who reported providing tangible forms of help to family, friends, and neighbors reduced their risk of dying by almost half compared to those who did not provide help. Even those who reported providing emotional services like listening still reduced their risk of death by 50 percent. Interestingly, Brown also observed that receiving help had no influence on mortality whatsoever.<sup>4</sup>

**It strengthens your immune system.** Gratitude, a coping response to generosity, can be felt by the benefactor just as much as the recipient. One study found that experiencing gratitude reduced the risk of physical illnesses, including headaches, nausea, dizziness, shortness of breath, fever, congestion, coughing, aches, and joint pain.<sup>5</sup>

**It increases energy levels.** During a presentation at the Greater Good Science Center, Dr. Robert Emmons, a professor of psychology at University of California

*continued on page 9*





## BENEFITS OF GENEROSITY

(UC) Davis, shared that there was a 10 to 30 percent increase in exercise among individuals who practiced gratitude, and a 10 percent increase in their sleep cycle, allowing them to wake up more refreshed and alert.<sup>6</sup>

**It decreases adrenaline and cortisol levels in the brain.** Researchers studying the neurological effects of generosity found that donating led to diminished brain activity in the *amygdala*, the part of the brain that triggers a stress response.<sup>7</sup> Additionally, research has shown that acting generously releases chemicals into the brain, including dopamine, serotonin, oxytocin, and endorphins, further reducing stress and stabilizing blood pressure, sleep cycles, appetite, and mood

## Mental Health Benefits of Generosity

Just as lower stress levels have a positive impact on a person's cardiovascular and physiological health, they also play a key role in promoting and maintaining mental wellbeing. The chemicals that generous acts stimulate in the brain, also known as "happy" chemicals, are what allow you to experience feelings of pleasure, satisfaction and purpose, love, and connection, which all strengthen generosity's psychological benefits, which include

**An elevated mood**—When endorphins are released into the brain, they produce a rush of euphoria sometimes referred to as the "helper's high." This rush, along with increased feelings of satisfaction, creates what scientists call a "warm glow" effect that can improve a person's mood. A recent study published in *Nature Communications* found that when participants committed to spending money on other people and behaving more generously, they were more likely to self-report feelings of happiness compared to participants who spent money on themselves.<sup>1</sup>

**A better perspective on life**—After conducting an experimental investigation on the benefits of gratitude, Dr. Emmons, along with Dr. Michael McCullough, a professor of psychology at University of California at San Diego (UCSD), found that practicing gratitude boosted participants' self-esteem, encouraged them to be more optimistic, and helped them to feel better about their lives.<sup>5</sup>

**Lowered risks of depression, anxiety, and other related illnesses**—When people even simply think about helping others, they activate a part of their brain called the *mesolimbic pathway*, a system responsible for inducing motivation, recognizing rewarding stimuli, blocking pain signals, and triggering the placebo effect, all which decrease symptoms of depression or anxiety.<sup>8</sup>

**Increased prosocial behavior**—In another study of gratitude led by Dr. McCullough, the co-authors observed how gratitude functions as an important emotional resource essential to social stability, as it evokes other human emotions including empathy and compassion.<sup>9</sup> During his presentation, Dr. Emmons also

*continued on page 10*



## BENEFITS OF GENEROSITY

defined gratitude as a "relationship strengthening emotion," inspiring sympathy, alleviating loneliness, and discouraging isolation.

### Social Benefits of Generosity

While research has shown that higher levels of positivity are reported among individuals who exhibit prosocial behaviour compared to those who do not, the essence of prosocial behaviour is that it benefits the wellbeing of its recipients and satisfies their needs first, if only (MindWell, 2016). As a prosocial behaviour, generosity benefits both its benefactors and recipients in the following ways:

**It promotes trust and cooperation.** A Dutch study published in the *Journal of Personality and Social Psychology* showed that adopting generous, other-

regarding strategies in the workplace led to increased levels of trust and cooperation among employees compared to strictly reciprocal strategies like tit for tat (Klapwijk & Van Lange, 2009).

**It strengthens your relationships.** In her study on the benefits of generosity in older couples, Dr. Brown also reported that high-cost giving plays a key role in establishing tight-knit social connections and special bonds with others.

**It spreads to others.** Generosity is cyclical. In a 2009 study on the evolution of cooperative behaviours, Dr. James Fowler, a professor of political science at UCSD, and Dr. Nicholas Christakis, a sociologist and professor at Yale University, found that generosity functioned as a contagion – spreading from person to person – noting that one generous act could inspire dozens or even hundreds more (Fowler et al., 2010).

### Practicing Generosity in the Workplace

As generosity is key to fostering trust, cooperation, and strong interpersonal relationships, both employees and their employers can benefit from acting more generously in the workplace. Without having to make any big sacrifices, some small steps that people can take toward becoming a more generous colleague include

- Lending time and talents to a coworker that has fallen behind on a task or project
- Taking the time to endorse or write a positive review for a coworker on LinkedIn
- Giving someone else the opportunity to talk and providing a space to be heard
- Complimenting colleagues on their achievements in the workplace
- Providing resources, services, or training to coworkers who are stuck or confused
- Buying a coffee for a colleague or providing lunch for the whole staff
- Networking on behalf of shy or modest colleagues

*continued on page 11*



## BENEFITS OF GENEROSITY

Regardless of the scale of the act, being generous is guaranteed to make you feel better about yourself; encourage others to feel good themselves and in return think positively of you; and create a friendly, inclusive space where all feel welcomed and inspired to do good.

### References

Allen, S. (2003). *The science of generosity* [White Paper]. Berkeley, CA: University of California Berkeley, Greater Good Science Center. Retrieved 5 July 2022 from <https://greatergood.berkeley.edu>

Bolte, P. (2021, 22 April). *Giving: Science proves it's good for your health – 3 physical and mental benefits of giving*. Retrieved 5 July 2022 from <https://www.trustbridgglobal.com>

Brown, S.L. (2003, December). An altruistic reanalysis of the social support hypothesis: The health benefits of giving. *New Directions for Philanthropic Fundraising*, 2003(42), 49–57. doi: 10.1002/pf.48

Emmons, R.A., & McCullough, M.E. (2003). Counting blessings versus burdens: An experimental investigation of gratitude and subjective well-being in daily life. *Journal of Personality and Social Psychology*, 84(2), 377–389. doi: 10.1037/0022-3514.84.2.377

Emmons, R. (2010, 19 November). *Benefits of gratitude* [Video Presentation]. Retrieved 5 July 2022 from <https://www.youtube.com/watch?v=RRrnfGf5aWE>

Fowler, J.H., Christakis, N.A., & Kahneman, D. (Ed.). (2010, 8 March). Cooperative behavior cascades in human social networks. *Social Sciences*, 107(12), 5334–5338. doi: 10.1073/pnas.0913149107

Klapwijk, A., & Van Lange, P.A.M. (2009, February). Promoting cooperation and trust in "noisy" situations: The power of generosity. *Journal of Personality and Social Psychology*, 96(1), 83–103. doi:10.1037/a0012823

McCullough, M.E., Kilpatrick, S.D., Emmons, R.A., & Larson, D.B. (2001). Is gratitude a moral affect? *Psychological Bulletin*, 127(2), 249–266. doi: 10.1037//0033-2909.127.2.249

MindWell. (2016, 19 August). *The health benefits of prosocial behavior*. Los Angeles: University of California, Los Angeles (UCLA). Retrieved 5 July 2022 from <https://mindwell.healthy.ucla.edu>

Park, S.Q., Kahnt, T., Doga, A., Strang, S., Fehr, E. & Tobler, P.N. (2017, 11 July). A neural link between generosity and happiness. *Nature Communications*, 8, 15964. doi: 10.1038/ncomms15964

University of British Columbia. (2013, 25 February). *Doing good is good for you: Volunteer adolescents enjoy healthier hearts*. Retrieved 5 July 2022 from Science Daily: <https://www.sciencedaily.com>

Whillans, A.V., Dunn, E.W., Sandstrom, G.M., Dickerson, S.S., & Madden, K.M. (2016, June). Is spending money on others good for your heart? *Health Psychology*, 35(6), 574–583. doi: 10.1037/hea0000332

Fournier, E. (2022, 4 July). *Benefits of generosity: The gift of giving to others* (B. Schuette & E. Morton, Eds.). London: Workplace Options (WPO).