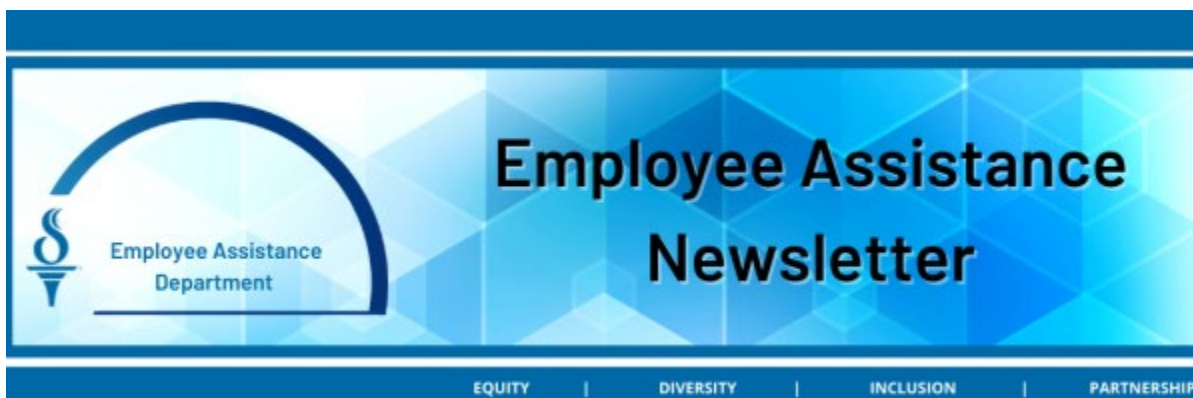


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April 2022



Wellness refers to complete health, rather than just your physical health. Wellness is not only being free of disease, illness, or stress but also having a purpose in life, being emotionally healthy, taking an active involvement in your work and in your leisure time, having joyful relationships and being happy. Wellness involves all aspects of your life beyond your physical health. To enjoy fulfilled and happy lives, it is important to take care of your well-being and to invest time in your wellness.



### Save for Emergencies and the Future

If your car broke down or you had an unexpected trip to the hospital, would you be able to cover the costs? If you don't have savings, you could wind up borrowing money at high interest rates, which means you'll owe even more in the long run. You could end up with credit card debt or loans you cannot easily repay.

It can be difficult to put your money away for an emergency. It can be especially tough if you find yourself living paycheck to paycheck. The Consumer Financial Protection Bureau (CFPB) offers tips that can help you save for your future. Keep reading below for links to resources on savings plans, planning your bills, automatic deposits, tax-time tips, teaching your kids to save, and the CFPB's retirement calculator.

### Plans for Savings

If you really want to grow your savings, you should make a plan to save. These tools can help:

- Worksheet—Set up your own savings rule: [https://files.consumerfinance.gov/f/documents/cfpb\\_worksheet\\_my-savings-rule-to-live-by.pdf](https://files.consumerfinance.gov/f/documents/cfpb_worksheet_my-savings-rule-to-live-by.pdf).
- Worksheet—Evaluate your savings, and create a savings plan: <https://pueblo.gpo.gov/CFPB/Pubs/CFPBFileDnld.php?PubType=P&PubID=13057&httpGetPubID=0>.

- Toolkit—Make a plan to pay your bills, and save for the future: [https://files.consumerfinance.gov/f/documents/cfpb\\_ymyg\\_behind-on-bills\\_print.pdf](https://files.consumerfinance.gov/f/documents/cfpb_ymyg_behind-on-bills_print.pdf).
- Quiz—Savings is a big part of people's financial wellbeing. Take the CFPB's financial wellbeing quiz and see how you compare to others in similar situations: <https://www.consumerfinance.gov/consumer-tools/financial-well-being>.

## Automatic Savings

One of the easiest ways to help you save is to set up an automatic deposit from your paycheck to your savings account. Here are two ways to do that:

1. Have your bank or credit union automatically move money from your checking account to your savings or investment account on a regular basis, like a day or two after your expected paycheck.
2. Ask your employer if you can split your paycheck between a checking and savings account, so a part of your pay gets automatically saved each pay period.

## Tax-Time Savings

If you receive a tax refund, use it to kick-start your savings habit:

- Handout—Saving options for your tax refund: [https://files.consumerfinance.gov/f/documents/cfpb\\_taxtime\\_savings\\_handout.pdf](https://files.consumerfinance.gov/f/documents/cfpb_taxtime_savings_handout.pdf).

## Teach your Kids to Save

Set your kids up financially by teaching them about money and savings:

- Interactive tool—Help your kids learn how to save at different ages: <https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/young-children>

Once you've built up your savings habit, here are some ways to start making a plan for retirement:

- Interactive tool—Decide when to claim Social Security: <https://www.consumerfinance.gov/consumer-tools/retirement/before-you-claim>.
- Learn more—Tips to help keep your retirement on track: <https://www.consumerfinance.gov/consumer-tools/retirement>.

Dantus, C. & Kritt, E. (2018, February 26). How to save for emergencies and the future. Retrieved December 18, 2020, from the Consumer Financial Protection Bureau (CFPB): <https://www.consumerfinance.gov>



# Spiritual

## Spirituality and Stress Relief: Make the connection

Some stress relief tools are very tangible: exercising more, eating healthy foods and talking with friends. A less tangible — but no less useful — way to find stress relief is through spirituality.

## What is Spirituality?

Spirituality has many definitions, but at its core spirituality helps to give your life context. It's not necessarily connected to a specific belief system or even religious worship. Instead, it arises from your connection with yourself and with others, the development of your personal value system, and your search for meaning in life. Some may describe spirituality as a search for inner meaning, peace and purpose.

For many, spirituality takes the form of religious observance, prayer, meditation or a belief in a higher power. For others, it can be found in nature, music, art or a secular community. Spirituality is different for everyone.

## How Can Spirituality Help with Stress Relief?

Spirituality has many benefits for stress relief and overall mental health. It can help you:

- Feel a sense of purpose. Cultivating your spirituality may help uncover what's most meaningful in your life. By clarifying what's most important, you can focus less on the unimportant things and eliminate stress.
- Connect to the world. The more you feel you have a purpose in the world, the less solitary you may feel — even when you're alone. This can lead to a valuable inner peace during difficult times.
- Release control. When you feel part of a greater whole and part of a greater community you may realize that you aren't responsible for everything that happens in life. You can share the burden of tough times as well as the joys of life's blessings with those around you.
- Expand your support network. Whether you find spirituality in a church, sweat lodge, mosque or synagogue, in your family, or in nature walks with a friend, this sharing of spiritual expression can help build relationships.
- Lead a healthier life. People who consider themselves spiritual may be better able to cope with stress and may experience health benefits.

## Discovering your Spirituality

Uncovering your spirituality may take some self-discovery. Here are some questions to ask yourself to discover what experiences and values define you:

- What are your important relationships?
- What do you value most in your life?
- What people give you a sense of community?
- What inspires you and gives you hope?
- What brings you joy?
- What are your proudest achievements?

The answers to such questions can help you identify the most important people and experiences in your life. With this information, you can focus your search for spirituality on the relationships and activities in life that have helped define you as a person and those that continue to inspire your personal growth.

## Cultivating your Spirituality

Spirituality also involves getting in touch with your inner self. A key component is self-reflection. Try these tips:

- Try prayer, meditation, mindfulness and relaxation techniques to help focus your thoughts and find peace of mind.
- Keep a journal to help you express your feelings and record your progress.
- Seek out a trusted adviser or friend who can help you discover what's important to you in life. Others may have insights that you haven't yet discovered.
- Read inspirational stories or essays to help you evaluate different philosophies of life.
- Talk to others whose spiritual lives you admire. Ask questions to learn how they found their way to a fulfilling spiritual life.
- Seek a place of solitude. Turn off your phone and electronics.

## Nurturing your Relationships

Spirituality is also nurtured by your relationships with others. Realizing this, it's essential to foster relationships with the people who are important to you. This can lead to a deepened sense of your place in life and in the greater good.

- Make relationships with friends and family a priority. Give more than you receive.
- See the good in people and in yourself. Accept others as they are, without judgment.
- Contribute to your community by volunteering.

## Pursuing a Spiritual Life

Staying connected to your inner spirit and the lives of those around you can enhance your quality of life, both mentally and physically. Your personal concept of spirituality may change with your age and life experiences, but it always forms the basis of your well-being, helps you cope with stressors large and small, and affirms your purpose in life.



# Intellectual

## Work-Life Balance: Tips to Reclaim Control

### Know When to Seek Professional Help

Everyone needs help from time to time. If your life feels too chaotic to manage and you're spinning your wheels worrying about it, talk with a professional — such as a counselor or other mental health provider. Contact Shammy Karim from the Employee Assistance Department (EAD) to take advantage of SCCOE's Employee Assistance Program (EAP) program.

Remember, striking a healthy work-life balance isn't a one-shot deal. Creating work-life balance is a continuous process as your family, interests and work life change. Periodically examine your priorities — and make changes, if necessary — to make sure you're keeping on track.

There was a time when the boundaries between work and home were fairly clear. Today, however, work is likely to invade your personal life — and maintaining work-life balance is no simple task.

This might be especially true if you're concerned about losing your job due to restructuring, layoffs or other factors. Technology that enables constant connection to work can eat into time at home. Work-life balance can be especially difficult for parents of young children.

Still, work-life balance isn't out of reach. Start by evaluating your relationship to work. Then apply specific strategies to help you strike a healthier balance.

### Married to Your Work? Consider the Cost.

It can be tempting to rack up hours at work, especially if you're trying to earn a promotion or manage an ever-increasing workload — or simply keeping your head above water. If you're spending most of your time working, though, your home life will take a hit.

Consider the consequences of poor work-life balance:

- **Fatigue.** When you're tired, your ability to work productively and think clearly might suffer — which could take a toll on your professional reputation or lead to dangerous or costly mistakes.
- **Poor health.** Stress is associated with adverse effects on the immune system and can worsen the symptoms you experience from any medical condition. Stress also puts you at risk of substance abuse.
- **Lost time with friends and loved ones.** If you're working too much, you might miss important family events or milestones. This can leave you feeling left out and might harm relationships with your loved ones. It's also difficult to nurture friendships if you're always working.
- **Increased expectations.** If you regularly work extra hours, you might be given more responsibility — which could lead to additional concerns and challenges.

### Strike a better work-life balance

As long as you're working, juggling the demands of career and personal life will probably be an ongoing challenge. But if you can learn both to set limits and look after yourself, you can achieve the work-life balance that's best for you:

### Setting Limits

You can't manufacture time. If you don't set limits, then work or other obligations can leave you with no time for the activities and relationships you enjoy. Consider these ideas:

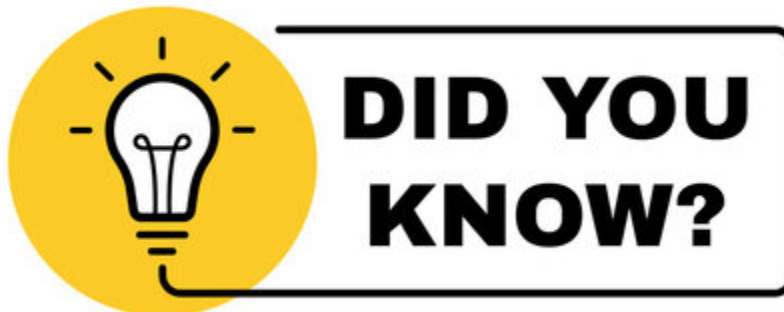
- **Track your time.** Pay attention to your daily tasks, including work-related and personal activities. Decide what's necessary and what satisfies you the most.
- **Manage your time.** Cut or delegate activities you don't enjoy or can't handle — or share your concerns and possible solutions with your employer or others. Organize household tasks efficiently, such as running errands in batches or doing a load of laundry every day; don't save all the laundry for your day off. Do what needs to be done and let the rest go.
- **Make a list.** Put family events on a weekly calendar, and keep a daily to-do list at home and at work. Having a plan helps you maintain focus. When you don't have a plan, it's easy to be sucked into the plans and priorities of others.
- **Learn to say no.** Whether it's a co-worker asking you to spearhead an extra project or your child's teacher asking you to organize a class party, remember that it's OK to respectfully say no. When you quit accepting tasks out of guilt or a false sense of obligation, you'll have more time for activities that are meaningful to you.
- **Leave work at work.** With the technology to connect to anyone at any time from virtually anywhere, there might be no boundary between work and home — unless you create it. Make a conscious decision to separate work time from personal time.
- **Reduce email access.** Check emails no more than three times a day — late morning, early afternoon and late in the day. If you access email first thing in the morning, you tend to focus on and respond to other people's issues rather than being proactive about your own needs.
- **Try to shorten commitments and minimize interruptions.** Most people can sustain a maximum level of concentration for no more than 90 minutes. After that, the ability to retain information decreases dramatically. When interrupted during a task, you need double or triple the time of the interruption to regain full concentration on your task.

## Caring for Yourself

A healthy lifestyle is essential to coping with stress and to achieving work-life balance. Try to:

- **Eat a healthy diet.** The Mediterranean diet — which emphasizes fresh fruits and vegetables and lean protein — enhances the ability to retain knowledge as well as stamina and well-being.
- **Get enough sleep.** Lack of sleep increases stress. It's also important to avoid using personal electronic devices, such as tablets, just before bedtime. The blue light emitted by these devices decreases your level of melatonin, the hormone associated with sleep.
- **Make time for fun and relaxation.** Set aside time each day for an activity that you enjoy, such as practicing yoga or reading. Better yet, discover activities you can do with your partner, family or friends — such as hiking, dancing or taking cooking classes.
- **Volunteer.** It's important not to over-schedule yourself. But research indicates that volunteering can contribute to a greater sense of work-life balance. Selective volunteering might lower your levels of burnout and stress and boost your emotional and social well-being.
- **Bolster your support system.** At work, join forces with co-workers who can cover for you — and vice versa — when family conflicts arise. At home, enlist trusted friends and loved ones to pitch in with child care or household responsibilities when you need to work overtime or travel.

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## Heart & Soles

One of the ways we promote wellness is to encourage physical activity. Consider joining Team SCCOE at the 2022 Heart & Sole Run on **Saturday, May 7** at Santa Clara University. Your registration fee for the 5K or 10K run will be donated to local youth health & wellness programs provided by the YMCA of Silicon Valley, Boys and Girls Club of Silicon Valley, and the SCCOE. [Register here](#) to join Team SCCOE or use **Coupon Code: SCCOEHS22** to get a \$15 discount. All participants will get a race T-shirt and bib.

## EAP Services (800-999-7222)

EAP is your resource for assistance with managing problems at home and at work. EAP provides you and eligible family members with a no-cost, confidential and user-friendly resource for life management concerns such as:

- Emotional and mental health well-being
- Maintaining a healthy life style
- Successful communication
- Alcohol and drug abuse
- Relationship issues
- Legal concerns
- Financial concerns
- Dependent adult care
- Childcare needs
- Everyday concerns and resources

### Confidentiality

Your EAP is a professional and confidential service. All contact with EAP is confidential in keeping with federal and state laws and professional guidelines.

### What Services are Available?

**Telephone Consultations:** EAP provides 24 hour, 7 day a week toll free telephone access to licensed mental health professionals for consultation, information, assistance and resources for a variety of concerns.

**Face - to - Face Counseling Visits:** EAP provides you and eligible family members with access to professional mental health providers near your work or home to assist with many concerns. Please call EAP at 800-999-7222 and our consultants will assist you and family members with accessing services..

**Legal Services:** EAP provides consultations with a legal professional. You and eligible family members can call EAP and request one 30 minute in-person or telephonic consultation, per separate issue, with a network attorney at no cost to you. If you choose to continue working with the attorney, continued services are offered at a discounted rate from the attorney's usual hourly rate. Examples of services include:

- Divorce/custody
- Criminal concerns
- Civil issues
- Estate planning

- Consumer issues

Legal issues involving employer and health insurance situations are not covered by this service.

**Financial Services:** EAP offers telephone consultations for you and eligible family members with a financial professional. Telephone consultations are typically 30-60 minutes in length, per separate issue. Examples of consultations include:

- Debt and credit management
- Saving for education and retirement
- Life event planning such as buying a home

**ID Theft Protection and Recovery:** EAP offers free support for you and eligible family members with assessing your risk level and then identifying steps to resolve potential identity theft. For those who have had their identity stolen a specialist can assist, at no charge to you, with:

- completing any necessary paperwork
- reporting to the consumer credit agencies
- negotiating with creditors to repair debt history



Please visit the link below to see upcoming Employee Assistance Workshops.

<https://www.sccoe.org/depts/Human-Resources/Health-Wellness/Pages/events.aspx>

If you have any questions please contact Dr. Shammy Karim @ [skarim@sccoe.org](mailto:skarim@sccoe.org).

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## About the Santa Clara County Office of Education

*Working collaboratively with school and community partners, the Santa Clara County Office of Education (SCCOE) is a regional service agency that provides instructional, business, and technology services to the 31 school districts of Santa Clara County. The County Office of Education directly serves students through special education programs, alternative*

*schools, Head Start and State Preschool programs, migrant education, and Opportunity Youth Academy. The SCCOE also provides academic and fiscal oversight and monitoring to districts in addition to the 22 Santa Clara County Board of Education authorized charter schools.*

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