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May 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.



#### **Four Elements Define Personal Financial Wellbeing**

You probably have a few goals in mind when it comes to thinking about your financial life. You might think about taking more control over bills, getting to a specific point like paying off a credit card, or making an important purchase. The Consumer Financial Protection Bureau (CFPB) wants to help people improve their financial lives by helping them set goals that can make a real difference, and working toward them. That's why the CFPB surveyed consumers across the country to hear what they had to say about financial wellbeing and what it means to them.

Below is a summary of the findings.

Savings and income are part of financial wellbeing, but the survey showed that they're not always the most important part. Instead, when people talked about their own financial wellbeing, four main elements came to light.

### Feeling in Control

People who have high levels of financial wellbeing feel in control of their day-to-day and month-to-month finances. They cover their expenses and pay their bills on time, and generally, they do not worry about having enough money to get by. This is not just about having money, it's about managing it. Think of this as having financial security in the present.

### Capacity to Absorb a Financial Shock

Whether they get in a car accident or are temporarily laid off from a job, these consumers have a safety net such as savings, insurance, or family to help stop a shock from turning into a longer-lasting setback. One way to describe this is feeling financial security for the future.

### On Track to Meet Goals

Consumers with a higher sense of financial wellbeing say that they are on track to meet their financial goals. Whether or not they have a formal financial plan, they are setting goals that are important to them and working toward those goals. Think of this as moving toward financial freedom for the future.

### Flexibility to Make Choices

These consumers have the financial freedom to make the choices that allow them to enjoy life, whatever that means to them. Whether that is taking a family vacation, going out to eat, or working less to spend more time with family, these consumers have the financial flexibility to do what they value and what makes them happy. This can be described as having financial freedom in the present.

Applying this framework to your own financial life might help you feel more satisfied with the decisions you make too. When you face a financial choice or task, consider how your actions might affect financial security and financial freedom, today and in the future. To learn more about how consumers described financial wellbeing in their own words, check out the full report here: <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being>.

Take the CFPB financial wellbeing questionnaire to see your score and how you compare to others like you: <https://www.consumerfinance.gov/consumer-tools/financial-well-being>.



# Spiritual

## **Make Time for Hobbies and Leisure Activities**

Having a hobby or engaging in a leisure activity you enjoy can improve your life. It can be good for your health, mind, and relationships. The right hobby can lead you to learn new skills, take pride in new accomplishments, and set aside—for a time—your day-to-day pressures and worries.

But how do you find a hobby if you don't have one? Here are some ideas! Think broadly.

The range of potential hobbies and leisure activities is limitless. Consider these examples:

- **Arts and crafts**—woodworking, quilting, sewing, knitting, crocheting, weaving, origami, drawing, painting, photography, computer programs for graphics
- **Food and drink**—cooking (learning a new style of ethnic or regional cooking, or trying all the recipes from a cookbook), baking bread, fermentation, brewing beer, smoking meat and fish, canning and preserving
- **Music, dance, and performance**—playing an instrument, singing, dance, acting, exploring a particular genre of music
- **Writing**—writing short stories or poetry, documenting family history, journaling
- **Nature and the out-of-doors**—gardening, birding, plant and mushroom identification, spotting and identifying animal tracks, hiking, camping, boating, fishing, raising houseplants
- **Physical activity**—cycling, running, walking, swimming, yoga, lifting weights, playing basketball or tennis, rollerblading, golfing
- **Puzzles and games**—crossword puzzles, jigsaw puzzles, card or board games, playing pool or billiards
- **Collecting**—coins, stamps, antiques, postcards, buttons, beach glass, or whatever strikes your fancy
- **Animals and pets**—horseback riding, animal grooming or training, keeping an aquarium or terrarium
- **Volunteering**—helping at an animal rescue center, your local library, a youth center, or a senior citizens' center; teaching English as a second language; helping recent immigrants with resettlement
- **Exploring history**—genealogy, re-enactment, visiting historic sites, learning about the history of your community

- **Repair and restoration**—furniture restoration, restoring a vintage motor vehicle, home repair and restoration, fixing old electronic equipment
- **Personal growth**—learning a foreign language, meditation, attending a religious study group or educational lectures

Give it a few tries.

The way to get started with any activity is to try it. Because picking up a new hobby or leisure activity typically involves learning new skills, give it a few tries. If, after three or four tries, the activity is still frustrating or boring, try something else. It can take a few tries before you find an activity you really enjoy and that fully absorbs your attention.

Think about what interests and engages you.

- **Is there something you've always wanted to do?** Now might be the time to try it.
- **Did you have an interest or hobby as a child, teenager, or young adult**—before the commitments of work and parenting took hold—that you could pick up again or that might be the inspiration for a new hobby?
- **How do you like to spend your time?** Are there activities that you settle into happily and can cause you to lose your sense of time? These might lead you to an enjoyable and absorbing hobby.

Try something new. Another way to find a hobby is to take a leap into the unknown:

- **Try something you've never done before.** It's a sure way to open the door to new learning and skills, and you may discover new interests and new sides of yourself.
- **Try something that's the opposite of what you think you're good at.** If you tend to choose precise and neat activities, try something loose and messy. If you've always thought you had no ear for music, try learning to play an instrument. If you lead a mostly sedentary life, try something active and strenuous, like rock climbing.

Find an activity that makes you forget about your day.

As you consider and try different hobbies and leisure activities, look for one that fully absorbs your attention. The perfect activity is one that allows you to enter a state of *flow*, in which you're so intent on what you're doing that you lose track of time. When you're that involved in an activity you enjoy, your day-to-day worries melt away, and you free yourself from your normal stresses and tensions. That's one of the most important benefits of a good hobby.

Only you can tell what hobby or activity is right for you, and only you will know when you've found one that gives you that stress-relieving sense of enjoyment.

Morgan, H. (2021, November). *How to find a hobby* (Z. Meeker & B. Schuette, Eds.). Raleigh, NC: Workplace Options.



## Emotional

# Children and Grief

A child's grief process is different from an adult's.

Children do not react to loss in the same ways as adults. These are some of the ways children's grief is different:

- Children may seem to show grief only once in a while and for short times. This may be because a child is not able to feel strong emotions for long periods of time. A grieving child may be sad one minute and playful the next. Often families think the child doesn't really understand the loss or has gotten over it quickly. Usually, neither is true. Children's minds protect them from what is too much for them to handle emotionally.
- Mourning is a process that continues over years in children. Feelings of loss may occur again and again as the child gets older. This is common at important times, such as going to camp, graduating from school, getting married, or having children.
- Grieving children may not show their feelings as openly as adults. Grieving children may throw themselves into activities instead of withdrawing or showing grief.
- Children cannot think through their thoughts and feelings like adults. Children have trouble putting their feelings about grief into words. Strong feelings of anger and fears of death or being left alone may show up in the behavior of grieving children. Children often play death games as a way of working out their feelings and worries. These games give children a safe way to express their feelings.
- Grieving adults may withdraw and not talk to other people about the loss. Children, however, often talk to the people around them, even strangers, to see how they react and to get clues for how they should respond to the loss.

- Children may ask confusing questions. For example, a child may ask, "I know Grandpa died, but when will he come home?" This is a way of testing reality and making sure the story of the death has not changed.

## Several factors can affect how a child will cope with grief.

Although grief is different for each child, several factors can affect the grief process of a child:

- The child's age and stage of development
- The child's personality
- The child's previous experiences with death
- The child's relationship with the deceased
- The cause of death
- The way the child acts and communicates within the family
- How stable the family life is after the loss
- How the child continues to be cared for
- Whether the child is given the chance to share and express feelings and memories
- How the parents cope with stress
- Whether the child has ongoing relationships with other adults

## Most children who have had a loss have three common worries about death.

Children coping with a loss often ask the following three questions:

### **"Did I make the death happen?"**

Children often think that they have magical powers. If a mother is irritated and says, "You'll be the death of me," and later dies, her child may wonder if he or she actually caused the mother's death. Also, when children argue, one may say or think, "I wish you were dead." If that child dies, the surviving child may think that those thoughts caused the death.

### **"Is it going to happen to me?"**

The death of another child may be very hard for a child. If the child thinks that the death may have been prevented by either a parent or a doctor, the child may fear that he or she could also die.

### **"Who is going to take care of me?"**

Since children depend on parents and other adults to take care of them, a

grieving child may wonder who will care for him or her after the death of an important person.

Talking honestly about the death and including the child in rituals may help the grieving child.

### **Explain the death, and answer questions.**

Talking about death helps children learn to cope with loss. When talking about death with children, describe it simply. Each child should be told the truth using as much detail as he or she is able to understand. Answer questions in language the child can understand. Children often worry that they will also die, or that their surviving parent will go away. They need to be told that they will be safe and taken care of.

### **Use the correct language.**

When talking with the child about death, include the correct words, such as *cancer*, *died*, and *death*. Using other words or phrases (e.g. "He passed away," "He is sleeping," or "We lost him") can confuse children and cause them to misunderstand.

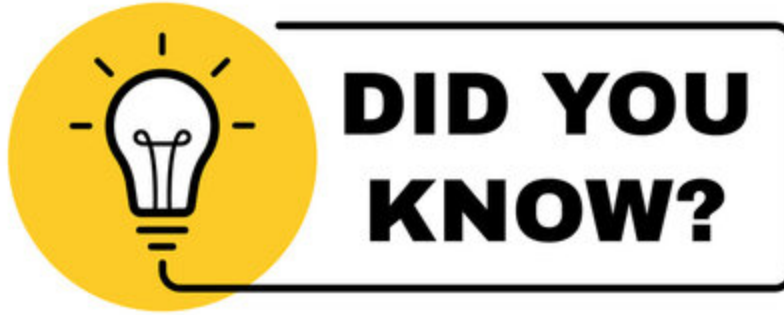
### **Include the child in planning and attending memorial ceremonies.**

When a death occurs, children may feel better if they are included in planning and attending memorial ceremonies. These events help children remember the loved one. Children should not be forced to be involved in these ceremonies, but encourage them to take part when they feel comfortable doing so. Before a child attends a funeral, wake, or memorial service, give the child a full explanation of what to expect. A familiar adult or family member may help with this if the surviving parent's grief makes him or her unable to do so.

*Grief, Bereavement, and Coping with Loss (PDQ®)—Patient Version* was originally published by the National Cancer Institute.

U.S. National Institutes of Health (NIH), National Cancer Institute (NCI). (Updated 2013, March 6). Children and grief. In *Grief, bereavement, and coping with loss (PDQ®)—Patient version*. Retrieved April 7, 2021, from <https://www.cancer.gov>

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### **SISC Member Services**

[SISC Services Flyer](#)

### **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

#### **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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