

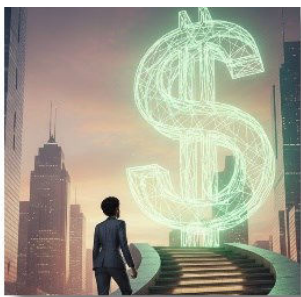
Employee Newsletter

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Practical Steps to Financial Wellness

The worst part about financial stress is not necessarily the unpaid bills; it's the toll on your mental health. When stressed about finances, money may be the only thing on your mind. Other parts of life can suffer as a result, including physical health, relationships, work productivity, and sleep. Contact your EAP for help and referral to expert resources, such as a consumer credit counseling agency near you or online. These nonprofit, nonjudgmental resources can help you regain control of your finances. Professionals evaluate your situation, help set financial goals like reducing debt and preventing future crises, assist in designing an action plan, and coach you to make sure it works. Best of all, you'll improve your mental health and sleep better as a result. Explore their website at cccfusa.org.



Winter Blues and Personal Workplace Energy

During winter's shorter days, sadness, low energy, and the blahs are common complaints for many people. Here are a few of the latest evidence-based ways to help overcome the effects of this condition, also called seasonal affective disorder (SAD): 1) Expose yourself to early morning sun to elevate your mood. 2) Move; take periodic 20-minute walks. 3) Shoot for a consistent bedtime; your circadian rhythms want predictability. 4) Avoid comfort foods that can worsen low energy, such as baked goods, pasta, pizza, fries, fried chicken, sugary cereals, pancakes, candy, chips, crackers, and chocolate. 5) Prioritize protein, fiber, and hydration to avoid energy crashes. 6) Work in blocks with breaks to prevent exhaustion. 7) Interact socially; it boosts emotional energy.

Learn more: scientificorigin.com/seasonal-affective-disorder.



Is Your Computer Getting Hacked?

Viruses and malware are becoming increasingly sophisticated. Protect yourself and your employer by strictly following all security rules regarding the use of computers and digital devices. New, dangerous malware, such as the Trojan "Win64/Lazy.PGL! MTB"—typically, malware and viruses have strange names—can infect your system and stubbornly reappear even after being removed by standard antivirus software. This Trojan can search for passwords stored anywhere on your computer, including files or notes you may have created to help you remember them (never do this!). It can then use these credentials to access your bank and credit card accounts and online shopping sites. Always use two-factor authentication (also called multifactor authentication) for your personal and business online accounts to trigger a message or code sent directly to you that must be entered to gain access.



Reconnecting With Coworkers After the Holidays

It's not unusual for the holidays to disrupt normal work routines. You may notice some physical and emotional distance between coworkers until everyone gets back in sync. Be intentional about strengthening workplace relationships so morale and productivity return with the promise of a positive new year. Consider the following: 1) See the readjustment period as normal. You may be ready to dive into work while others take longer to regain a foothold with routines. 2) Check in with coworkers to see how they are adjusting. 3) Give coworkers a brief adjustment period instead of expecting peak performance immediately. 4) Don't shy away from communicating about priorities and deadlines. Respectful, courteous reminders help everyone move forward and reestablish a shared sense of purpose.



Achieve Success with Your January Reset



New Year's resolutions often don't succeed because they are too sudden and extreme, making failure more likely. Example: "Starting January 1, I'm going to wake up at 5 a.m. every day, work out for an hour, and cut out all sugar!" Such a resolution flops because it requires sustained initial motivation rather than starting with a slower approach that incrementally adds new habits needed for success. The key is an approach that builds your confidence with quick wins (critical!) while reinforcing your motivation. These early wins lower resistance, reinforce your desire to change, and allow you to build momentum. Start with very small steps that represent true change but seem almost ridiculously easy. For example, practice setting an alarm for 5:00 a.m. to wake up early for a week, nothing more. Does it sound too easy? If yes, that's the point. Repetition and habit formation are the goals. Add another step—perhaps prepare your exercise clothes the night before and go outside in the morning only to stroll for 3-4 minutes. Then, try longer walks. With incremental steps, you avoid the temptation to go further and skip to the final step. Your goal is habit formation, and this missing piece may explain past difficulty in achieving your health goals.

Learn more: qz.com/1950695/resolutions-vs-goals-whats-the-difference-and-which-is-better.

Protect Your Heart If You're a Night-Shift Worker



Learn to protect your heart if you are a night-shift worker. Research shows night-shift workers with irregular hours can experience higher levels of the stress hormones cortisol and adrenaline. These stress hormones can increase blood pressure, and this in turn may result in a higher risk of heart disease down the road. Studies show that the prevalence of hypertension among night-shift workers is two to four times higher than among day-shift workers. But you can manage and intervene in these health effects with targeted prevention strategies. During your breaks, don't just get a bite to eat; practice some deep breathing and stretching exercises as well—it will have a beneficial effect on your nervous system. Even if you don't have a stressful job, night-shift work itself and the interplay of disrupted circadian rhythms and their impact on sleep are what produce the body's stress response. Become a master of effective sleep if you aren't already. Learn all you need to know with a new resource: *Night Shift Sleep & Energy* by E.I. Sweet (November 2025).

What You Don't Know about High Blood Pressure

High blood pressure affects about 70% of adults age 60 and older, but it is not just an older person's health problem. Nearly one in four adults in their 20s to early 40s already has high blood pressure. Left untreated, it becomes a long-term predictor of dementia and causes cumulative damage to arteries, the heart, brain, and kidneys. Many adults in their 40s have experienced strokes and, as a result of paralysis, require long-term care. Know your numbers. See your doctor regularly, and if medication is prescribed, do not dismiss it because you feel fine. High blood pressure is typically symptom-free. Many believe strokes occur only after a single bad day with extremely high readings. This is a myth. Blood vessels weaken gradually, and a stroke can occur even at moderately elevated levels. These risks are why high blood pressure is called "the silent killer."



Learn more:

www.ncoa.org/article/9-surprisingly-subtle-symptoms-of-high-blood-pressure/

Managing Hybrid Job Stress

Your hybrid job may offer the marvels of flexibility, but experience shows it can also be stressful in ways you may not have anticipated. These stressors include isolation, difficulty maintaining work-life boundaries, and a constant "always on" feeling



that makes it hard to disconnect, clear your mind, and enjoy your personal life. Many hybrid workers struggle with work-life separation, allowing work to run into personal time, which leads to resentment. Beyond having a dedicated workspace, take regular breaks from screens to recharge. Set firm work hours to avoid burnout. Contact the employee assistance program for confidential support, stress management resources, guidance, and coaching to create healthier boundaries.