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How to thrive not just survive the holiday season

There's just so much to do... last minute shopping for gifts and food, decorating the home, figuring out money strategies and on and on. It's enough to make you want to take a break!

Here are some tips for getting through the holidays.

Think ahead

Whatever it is about the holidays that's got you out of sorts, imagine whether that same concern will be bothering you down the road. No matter what it is, you probably won't even recall the anxious emotions in one or ten years' time. This helps you build a cushion against mounting anxiety and creates a little space you can use to safely navigate the holidays this year.

Go small

Instead of focusing on bigger and larger, make a conscious effort to down-size, including the number of gifts you buy. After all, it isn't... or shouldn't be... how expensive or exclusive something is. Concentrate on giving from the heart.



Stop feeling you must be perfect

It doesn't have to be the party of the year. You don't need to be the host whose event is talked about for months to come. If you can make yourself believe that you don't have to be perfect, you'll alleviate a lot of stress and accumulated tension. Your digestion will likely benefit as well, since your stomach won't be tied up in knots over trying to insist on perfection.

Watch your diet

Overindulging in food or drink during the holidays is a sure-fire way to suffer repercussions later. Not only will you feel remorse, you may have other consequences as a result. By paying mindful attention to what you put into your mouth, you'll be doing yourself a huge favour, now and later. To thrive during the holiday season, exercise discretion and make wise choices in food and drink.



Create something lasting

If you've lost a loved one and the holidays are too painful, consider creating something lasting for the remaining family members and loved ones in your life. This could be a family scrapbook, a handwritten letter you put in a "time capsule" or even surprising your neighbour with a home-cooked meal.

Remember that it's the thought that counts. If you give something of yourself with love, it will be remembered and appreciated. You'll also have a warm spot in your heart knowing you've helped bring a little joy to others who need it at this time of the year.

Go away

This isn't a recommendation to tell people to leave you alone.



It is, however, a suggestion to incorporate something new into the holiday schedule. Instead of going all-out decorating the house, why not consider going out of town for the celebration?

A family trip would be a wonderful memory and offer a much-needed change of scenery for all involved. Even an out-of-town camping holiday or visiting friends or relatives will get you in the frame of mind of going after something new, something different, a place that's away. Perhaps going away is just what the doctor ordered to thrive this holiday season.



Forgive yourself

Everyone has regrets. You likely have some as well. If you're beating yourself up for being inconsiderate, not living up to your word, being rude or impatient or mean to others, spending too much money, neglecting your responsibilities, or drinking too much, now is the time for a little self-forgiveness.

Your desire to make positive changes actually begins with forgiving yourself. There's no better time of the year to start than right now.

Be grateful

Finally, this is the season to be thankful. And you've got a lot to be grateful for, regardless of how much you've thought about it. You're alive, for one thing. Life is precious indeed. Every day you are on this earth is another opportunity to make a difference, to celebrate life and the deliciousness of living. It won't come by this way again, so make the most of today. Adopt an attitude of gratitude and you'll really begin to thrive this holiday season.



5 tips to stay out of credit card trouble this Christmas

Ah Christmas. It's the most wonderful time of the year, but it can also be the most expensive. And while it's so easy to put everything on plastic in the lead up to the big day, piling debts can leave you with a serious financial headache by New Year's.

Here are five tips to help you stay out of credit card trouble this Christmas. Follow this advice and you won't have to spend the first half of 2017 in an Ebenezer Scrooge-like austerity plan.

1. Create a holiday shopping list

Impulse buys are the bane of any budget, so take these out of the equation by knowing what you need to get ahead of time. A thorough shopping list will give you more direction in the pre-Christmas rush and make you less likely to pick up something along the way (no matter how appealing those reindeer-antler headbands look).

2. Set a limit and stick to it

It certainly doesn't feel like the time of year where you should be behaving like the Grinch, but you also shouldn't feel bad about not spending more than you have capacity to. Before you buy anything, think about your holiday expenses (gifts, entertainment, travel etc.) and come up with a figure you're not willing to go above.

3. Consider cashing in credit card rewards for gifts

If you're no stranger to the plastic, turn the problem into the solution by cashing in your credit card rewards points for some gifts. You'll be surprised at the sort of things you can pick up, and it's an easy way to check a few boxes off your shopping list.

4. Avoid paying full price where possible

Bargains are out there; you've just got to know where to find them. Follow your favourite store on social media, sign up for price alerts and use comparison apps. Keeping your ear to the ground can score you some good deals on Christmas items.

5. If you feel like you're in trouble, seek help

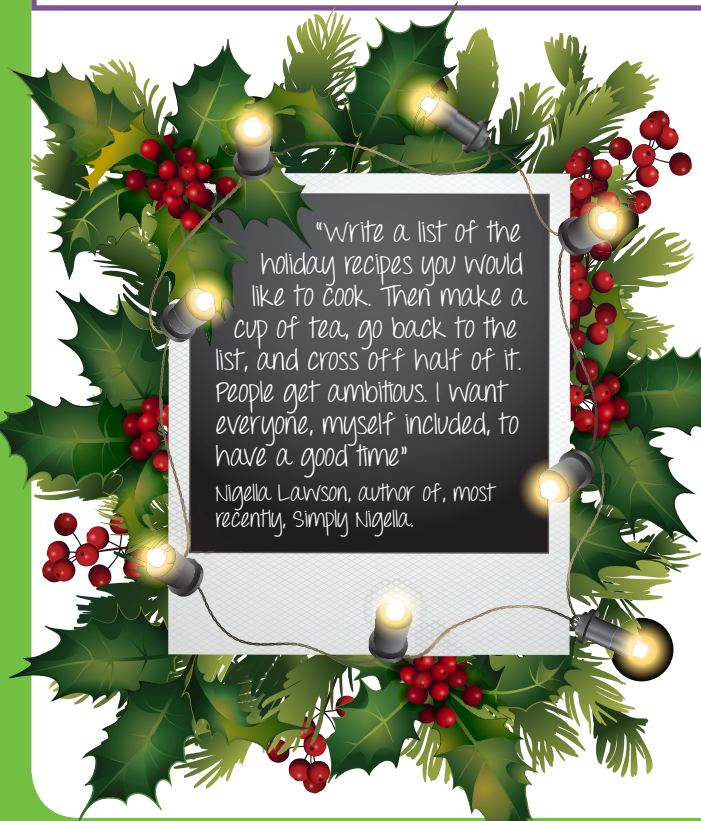
If you've tried the above measures and still feel as though you're spending is getting a little out of hand it's a good idea to seek help, and the earlier you do the better. Talk to your financial planner, and they may be able to offer you payment options.

Have you ever got yourself into credit debt around Christmas time?

If so you can seek expert financial advice from an EAP Financial Adviser on your specific circumstances.

It's the time of year when we enjoy

the joy of giving offering and receiving love and togetherness in the many ways we don't always have the opportunity to do throughout the year. Older people are at increased risk of suffering isolation and loneliness over Christmas holidays – remember to visit and check in on older people who may desperately need of company and or some support.



"Write a list of the holiday recipes you would like to cook. Then make a cup of tea, go back to the list, and cross off half of it. People get ambitious. I want everyone, myself included, to have a good time"

Nigella Lawson, author of, most recently, *Simply Nigella*



HOW DO I ACCESS EAP SERVICES?

Appointments are available 7:30am – 7:30pm, Monday to Friday. In addition, a number of EAP Services locations offer extended hours, including weekend support.

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