

How do I access EAP Services?

To request a confidential in-person, phone, video or e-counselling appointment, scan the QR code phone or visit our website.

NZ [0800 327 669](tel:0800327669)

AU [1800 726 474](tel:1800726474)

eapservices.co.nz

Intl [+64 9 353 0906](tel:+6493530906)



2018 eFlyer No.29

CHRISTMAS PREPARATION

Being prepared can help make sure that the little things don't turn into big things. Taking steps to ensure you are ready will make your holiday season go smoother look brighter and be merrier for everyone.

- Children can be surprisingly realistic about their limits and chances of not getting the latest iPad, or pony. Instead they often just want to spend quality time together as a family. This can be achieved at very little cost. Do things such as going to the beach riding your bikes around the local tracks. Remember the key here is spending time together
- Don't forget to delegate tasks to all family members, remember it is your Christmas too. Remember people don't mind being asked to bring a plate. Remember to relax and enjoy the festive season
- Try to put any Christmas decorations up in plenty of time so you can all enjoy them and check that the lights are working. Will you be having a real or artificial tree?
- Stock up on key supplies, batteries, toiletries, kitchen essentials. Keep a small number of generic gifts for the unexpected
- Make any reservations or put into your diary any plans to see Santa, Christmas shows, School end-of-year activities nativity plays etc
- It can often help if you keep a list of everything you have bought for each person and a note of where you have stored each item
- Plan what you are going to wear on Christmas day to ensure you have what you need
- Ensure you have all the contact details for your Christmas cards and write on your Christmas cards early. Think about writing them in small batches and hand deliver any cards locally if you can. Check the postal dates for international deliveries. Post your cards and parcels early to avoid queues
- Don't leave wrapping and labelling gifts to the last minute and use a different wrapping paper for family members to help make it easier
- Agree early on where you will spend Christmas as this can sometimes be complicated so it's a good idea to start this discussion early rather than later
- If you are having family, friends to stay during the festive season, it may be useful to think about where they will sleep and what you need to do to prepare their room
- Prepare the linen cupboard and ensure you have sufficient towels for guests
- Declutter your freezer and kitchen during December as you may find you need the additional space during the festive period

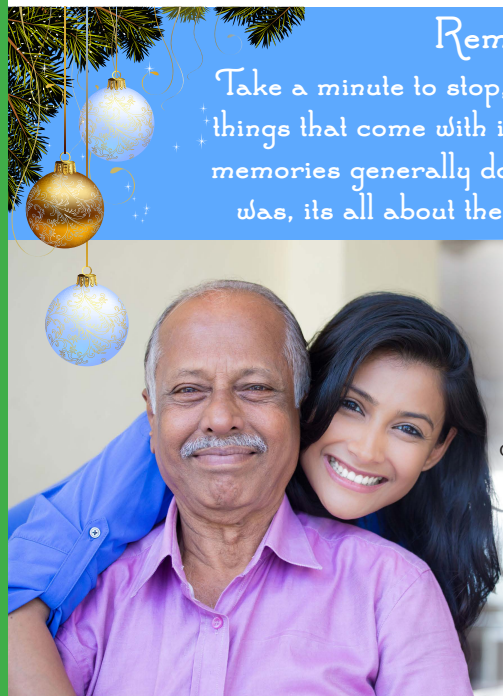
Remember the reason for the season . . .

Take a minute to stop, remember why we celebrate Christmas, and enjoy the small things that come with it, like family, friends, food and pretty decorations. Christmas memories generally don't have anything to do with the presents, or how big the ham was, it's all about the people, the atmosphere and the quality time spent together.

LONELINESS CAN HAVE REAL HEALTH EFFECTS AROUND THE CHRISTMAS SEASON

The elderly are at increased risk of suffering isolation and loneliness over the Christmas holidays. It's very easy for people to get caught up in their own lives at Christmas time and we need to remember how important it is to visit and check in on people who may desperately be in need of **company** or some **support**. Let our interaction with the elderly not be just out of obligation, but done with true love, **gratitude** and understanding.

Remind them how important they are as a part of your life, your **family** members' lives. They may feel useless or a burden if they cannot contribute to the festivities like they use to. **Encourage** them to do what they are capable of. Do what you can to help your loved ones feel involved, any time you can spare is a precious gift. Help them add a few decorative touches to their home or room. Make their dinner table **special**. Whether your **loved ones** live at home or in care, try to make their dining table festive with some appropriate colours and themes.



VOLUNTEER YOUR TIME

Christmas is all about giving and while we don't always have the money to help other people we can normally find a bit of spare time to help out



CHRISTMAS RECIPE

1/2 Cup Of Hugs
4 Teaspoons Of Kisses
3/4 Cup Of Smiles
4 Cups Of Love
1 Cup Of Special Holiday Cheer
1/2 Cup Of Peace On Earth
3 Teaspoons Of Christmas Spirits
2 Cups Of Goodwill
1 Sprig Of Mistletoe



Tips to stay out of credit card trouble this Christmas



Have you ever got yourself into credit debt around Christmas time? If so you can seek expert, independent financial advice from an EAP Financial Adviser on your specific circumstances

- 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
- 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 provide you some good deals on Christmas items
- Leave your credit card at home and only shop with cash. When you have written your list and allocated the amount per gift it may help to eliminate the debt that will come back to haunt you in January
- Write a list on who you are buying for and what is the budget for gifts and any suggested ideas. 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)
- 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
- Set your budget for travel, entertainment and food
- If you've tried the above measures and still feel as though your 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 adviser at EAP Services, and they may be able to offer you strategies to manage

What Financial support can I access? EAP Services offers support in an easy-to-understand manner drawing on practical planning and tools to guide individuals to achieve enhanced financial wellbeing. The impartial, objective, targeted information and guidance provided to our clients by our Financial Advisers is high-level general advice; to assist you in managing their financial stress by assessing how best to resolve your money issues and, when appropriate, where to go for specialist assistance.

Examples of financial advice and guidance provided by an EAP Services Financial Adviser include;

- ⦿ How to get your income and spending under control – basic principles of budgeting and planning your finances. Tax information – inheritance tax, issues relating to IRD matters
- ⦿ Struggling on a low income or having to manage on a reduced income due to illness, relationship break-downs family commitments, change in work circumstances or transitioning into retirement
- ⦿ Retirement Investment – determining how much is needed to save or retire comfortably
- ⦿ Preparing for career restructuring or facing redundancy
- ⦿ Experiencing harassment or legal action from creditors or debt collectors, dealing with car or house repossession struggling to manage debts or fines, or want to get out of debt faster
- ⦿ Hardship withdrawals from superannuation plans. Assistance with documents such as KiwiSaver investment a will or rental agreement, etc
- ⦿ Purchasing a new home/mortgage advice and debt restructuring/consolidation

How do I access EAP Services?

A friendly reminder that you can access EAP Services for support throughout the holiday period. Our services are available 24/7/365 To request a confidential in-person, phone, video or e-counselling appointment scan the QR code, phone or visit eapservices.co.nz

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