

National Health Observances

January

Financial Wellness Month
National Clean Up Your Computer Month
National Get Organized Month
National Lose Weight, Feel Great Month
National Mentoring Month
National Personal Self-Defense Awareness Month

Week of Jan. 3 - 9

Home Office Safety & Security Week

Week of Jan. 17 - 23

Healthy Weight Week

Week of Jan. 25 - 29

National Take Back Your Time Week

February

National Boost Self-Esteem Month
National Senior Independence Month
National Time Management Month
Relationship Wellness Month

Week of Feb. 15 - 21

Random Acts of Kindness Week

Week of Feb. 21 - 27

National Eating Disorders Awareness Week

March

National Ethics Awareness Month
National Nutrition Month
Optimism Month

What is EAP?

The Employee Assistance Program (EAP) is a **FREE** and **CONFIDENTIAL** service that can assist you and your eligible family members with **ANY** personal concern, large or small. Call 1-800-433-2320 to access Cascade EAP.

Understanding the Credit Score System: What it means to you

For all the attention credit scores get, they are generally misunderstood by consumers. First, they are not a factor in everyday life. The credit score matters only when you take out a loan, such as for a car, a house, education or new credit card.



Here's how a score is calculated:

35 percent: Your financial history, whether you paid on time and if not, how late you were and how often.

30 percent: How much you owe on each account and how much of your credit limit you have used.

15 percent: Your credit history, how long you had each account.

10 percent: Types of credit, such as home loans, car loans, and credit cards. Secured loans are best.

10 percent: New credit, how many new accounts or credit checks you have had by present or prospective lenders. A credit check knocks about 15 points off your credit score.

Some points to remember

- A credit score doesn't reflect your whole financial picture. You might have a lot of savings, assets and investments, but they

don't count. How much you owe and whether you pay on time is all that counts on your credit score.

- It doesn't matter if you carry a balance on a credit card. The total you owe and whether you pay on time are what count.
- The FICO score is the most widely used score, but it isn't necessarily the one you might see advertised. There are three credit bureaus: Equifax, Experian and TransUnion, all of which sell their own scores.
- A history of late payments is wiped off your credit score after seven years.
- Good credit lasts at least 10 years, even if the loans are paid off.
- You will probably never have a score of 800 or more, but the high 700s is the best credit area to be in.
- If your score is in the 600s or low 700s, you should try to raise it by paying on time and reducing the amount of debt you have in relation to the amount of credit available to you.

Domestic Violence: How to start a conversation with co-workers

Here are some ideas about how to talk to a co-worker if you are worried about them.

You: I am worried about you. You seemed pretty upset today after that phone call. And last week, I noticed a bruise on your arm.

Co-worker: Oh, it was nothing, really.

You: Are you sure? I'm concerned about you - I thought that maybe someone hurt you.

Co-worker: It was just an argument between my spouse and me.

You: No one deserves to be hurt by anybody. If you want to talk about it, I'm here to listen. I also have a phone number to a confidential help line if you wish to talk to someone to about what's happening and what you can do about it.



If you are wrong?
At the worst, your coworker knows you are a caring person.

If you are right? If your coworker tells you that he/she is being abused, do the following:

- **Just Listen.** Listening can be one of the best ways to help.
- **Keep it Confidential.** Don't tell other people what he/she told you. If there is a direct threat of violence at work, tell your coworker you both need to tell the employer.
- **Provide Information, Not Advice.** Give the phone number to the National Domestic Violence Hotline 1-800-799-SAFE or the EAP who can provide your coworker with resources and counseling.

• **Be careful about giving advice.** Your coworker knows the risks he/she faces and is the best judge of what to do; encourage him/her to make his/her own decisions.

• **Be There and Be Patient:** Coping with abuse takes time. Your coworker may not do what you expect him/her to do when you expect it. If you think it is your job to fix the problem, you may end up feeling frustrated. Instead focus on building trust, and being supportive.

- **It's Not Your Fault.** Other people get hurt also, and there are resources to help.

If you are involved in Domestic Violence or are concerned about someone who is you can contact the EAP 24 hours a day for resources and counseling. Call the EAP at 800-433-2320.

Cascade Centers - EAP Access

Cascade Centers provides assessment, short-term problem solving, referrals, training, and consultations to a wide array of employers and agencies.

Employees and benefit-eligible family members can call Cascade 24 hours a day, seven days a week.

Call Cascade Centers to schedule an in-person appointment or get the resources you need.

For more information, please call us at 1-800-433-2320.



Making Connections. Creating Solutions

1-800-433-2320

www.cascadecenters.com

Our Commitment to Excellence



Cascade Centers offers you excellence with experience, unlimited accessibility, coordination with benefit plans, a variety of services, a professional caring staff, and more.

We build lasting relationships with the individuals and organizations we serve. These enduring partnerships are the foundation of our company.