It’s a rare person walking around who is not worrying about or at least contemplating how to feel more financially secure. Stress over our financial well-being can take a toll on us physically, emotionally, and mentally. And, it can affect our ability to be as productive as we need to be. Realizing this, UAlbany’s Employee Assistance Program (EAP) is bringing you its first Financial Wellness Fair. On Tuesday, October 29, take time during your day to come by the Campus Center to speak to the various financial providers who will be on hand, attend one of the seminars, and enter the door prize contest. Also, be sure to pick up EAP’s special give-away that we purchased just for this occasion, thanks to a grant from the New York State Employee Assistance Program! Supervisors and managers, EAP hopes you will encourage your staff to take advantage of this wellness opportunity. See you at the fair!

Tuesday, October 29
8:30 am - 2:30 pm
Assembly Hall & Fireside Lounge
Campus Center

Financial advisors from:
Fidelity, ING (VOYA), TIAA-CREF, Valic, and New York State Deferred Compensation System

Community providers with money-saving resources and programs:
- Affordable Housing Partnership Homeownership Center
- Albany Community Action Partnership
- Choice Connections Senior Housing Specialist
- Clearpoint Credit Counseling Solutions
- NYS 529 College Savings Program
- NYS Higher Education Services Corporation (HESC)
- NYS Office of Temporary & Disability Assistance—SNAP & HEAP
- NYSERDA — Save money & energy!
- NYS Work-Life Services
- Office of State Comptroller Unclaimed Funds — See if there’s money waiting for you!
- SEFCU
- Volunteer Income Tax Assistance (VITA) Program/United Way — For those making $50,000 or less.
Mental Health and Media News Stories

Schizophrenia, bipolar disorder, anxiety disorder, hearing voices—these psychiatric terms have become part of everyday news. Do you know what they mean? A mental illness is a medical condition that disrupts a person's thinking, feeling, mood, ability to relate to others, and daily functioning. Having a better understanding of these conditions can reduce fear, help you play a role in reducing stigma, and allow you to act and intervene more quickly to help a friend or loved one exhibiting sudden or acute symptoms. Mental disorders are common worldwide, but they are treatable and manageable conditions. An estimated 26.2% of Americans ages 18 and older—about one in four adults—suffer from a diagnosable mental disorder in a given year, and over a lifetime, 50% will experience a mental health diagnosis. The National Institute of Mental Health can help you learn more. Visit http://www.nimh.nih.gov/index.shtml

Mental Health Screenings The National Alliance on Mental Illness highlights mental health each year during the month of October. This year, October 10 is designated as National Depression Screening Day. You can take advantage of several types of online mental health screenings on any day of the year to find out whether or not a professional consultation would be helpful. Contact UAlbany EAP for additional information for yourself, a family member, or friend you are concerned about. https://www.mentalhealthscreening.org/screening/screening/default.aspx

October 29 EAP Financial Wellness Fair

SEMINAR SCHEDULE—Fireside Lounge

11:45 am
“Being Financially Fit”
In this seminar, we will discuss tips for staying financially healthy. This will include tips on how to maintain a healthy credit report, avoid credit card debt, and pay off loans. We will also offer strategies to help you save and maximize your income.
Presenter: Jenny Brannon, SEFCU Member Educator

12:15 pm
“Five Habits of Highly Successful Investors”
In this mini-seminar we’ll take a look at setting financial goals, discuss how diversification and market volatility relate to one another, examine the difference between asset allocation and market timing, understand how expenses impact your investments, and review what you should know about taxes when investing.
Presenters: Steven Kennedy & Anne Riley, TIAA-CREF

1:00 pm
“NYS 529 College Savings Program”
Want to know more about saving money for college? In this session we’ll discuss the importance of setting up a savings plan for college, explore financial aid resources, and review the tax benefits of New York’s 529 College Savings Program.
Presenter: George Makras, UPromise Investments, Inc.

NO registration needed to attend!
For your financial well-being...

Fantastic Finds For Bargain Shoppers

Links to Money-saving Websites!

If you love seeking out great deals online, the websites listed below will keep you online for hours perusing for discounts on everything from restaurants, merchandise, and travel—you name it, and you’re likely to find it! Especially in today’s economy, who doesn’t appreciate an opportunity to save some money as we prepare for the upcoming holiday season? Set aside some free time to review these sites, and you’re very likely to find some irresistible offers, not to mention great gift ideas for special occasions, too. There’s even a site specifically for SUNY employees to get you started. You might want to add these to your “Favorites” or “Bookmarks” for easy access. Happy bargain hunting!

SUNY Employee Discounts:  http://www.suny.edu/benefits/discounts/employees.cfm - This site includes a link to SUNYPerks (discount program) as well as links to information about discounts for cellphones and other items.

Coupons/Discounts:  www.Retailmenot.com  – This site allows users to search for coupon and promotion codes at a large variety of online retailers. Sometimes the site also includes printable coupons to use at the actual store.

Discount Vouchers:  These sites allow users to purchase vouchers for goods, services and experiences at a significantly reduced rate. www.groupon.com  -  www.livingsocial.com  -  www.seizethedeal.com  -  www.doubletakedeals.com

Rebate Sites:  These sites provide a rebate based on a percentage of a shopper’s online purchases at a specific retailer’s website. Users must register (for free) on these sites and must link to a participating retailer’s site directly through one of these rebate sites. www.fatwallet.com  -  www.ebates.com

Security:  Most credit card companies will provide cardholders with a one-time temporary use card number connected to their account for use on a website. This prevents purchasers from being required to provide their actual card # online.

~Article submitted by EAP Committee Members Kathy Gurney, CSEA Representative and Merissa Mabee, M/C Representative

A Tip to Lower Your Internet Bill

Every month we pay our bills. Bills are always going to be a reality; they aren’t going to go away. But we can always try to save a little. A little savings each month can add up. Here’s an example of the importance of paying attention to the details on your monthly bill statements AND a tip on reducing your internet bill.

Last month I noticed that my monthly internet bill went up $3.00. I know, $3.00 doesn’t seem like a lot, but I wanted to know why it went up. I took the current bill with the increase and compared to the last bill paid. I went through each expense and discovered that the $3.00 increase came from the modem lease charge. This increase meant that I was now paying $5.99 each month ($71.88 a year) to lease a modem. I then went on the internet service provider’s website and learned that I could purchase my own modem http://www.timewarnercable.com/en/residential-home/support/topics/internet/buy-your-modem.html. After reviewing the list of approved modems, I did some comparison shopping online and found a modem that would work with my internet service for $69.99. I was sold! In a year, the modem will have paid for itself. If you’re paying for high speed internet, it’s likely something you’ll continue to pay for long after that. A lesson learned for me, always know what exactly you are paying for. The little things can add up!

~Article submitted by Jessica Healy, EAP Committee Co-Chair, Research Foundation Representative
Subtle Clues to Suicidal Risk

A depressed family member, friend, or co-worker who talks about “ending it all” is not being secretive about the desire to commit suicide. Would you notice more subtle signs of suicidal risk (not planning) in a person who wasn’t as open about thoughts and feelings or who felt it was a sign of weakness to ask for help? Untreated depression is the most common cause of suicide. The more you know about it, the easier it is to spot.

You don’t have to be a mental health professional to understand signs of depression. You only need to know what the signs are to have an edge in knowing whether to ask someone if they are feeling suicidal. Never shy away from this question. It’s the #1 rule in helping prevent suicide. In today’s information age, it’s easy to find this information. Go to www.nimh.nih.gov, and search for signs and symptoms of depression. You will see there are many signs—not just sadness, but also changes in eating, sleeping, or working habits; severe weight loss or gain; changes in mood or self-image; or excessively talking about guilt or other negative feelings and thoughts. Having a greater knowledge of depression symptoms will help you gauge your concern, so you can urge your friend to consult with a medical doctor and/or mental health professional.

EAP Defensive Driving Class

This 6-hour class can help to reduce your insurance fees or deduct points from your license. NYS requires attendance for the full 6 hours to receive credit.

Wednesdays,
November 6 and November 13
5:30 - 8:30 pm
Standish Board Room, Science Library
Course Fee: $22.00
Make check out to: NTSI
Submit payment with registration and send to EAP Office/MSC # 200.
Registration deadline: Monday, November 4

To Register Contact:
Brenda Seckerson, EAP Coordinator
bseckerson@albany.edu
CALL 442-5483 OR REGISTER ONLINE
http://www.albany.edu/eap/event_sign-up.htm

EAP Wellness Calendars Are Now Available!

Happily, EAP is able to continue its annual tradition of providing employees with a FREE wellness calendar. The calendar is colorful and offers an array of tips for your health and well-being that will help you throughout the year.

To request a copy be sent to you via campus mail, call the EAP Office 442-5483 or click on the “Special Promotions” icon on the EAP website’s home page. http://www.albany.edu/eap/

One per employee while the supply lasts.