



Here4TN Leader's Monthly

February 2019

Handling financial stress

From paying bills to saving for the future, money can be a significant source of stress for most of us. According to the American Psychological Association's 2017 Stress in America survey¹, 62 percent of Americans' stress is related to money.

Learn to take control

To help you and your employees feel more secure — and take some of the pressure off — check out these training sessions:

Managing your finances (1.5 hours)

In this session, participants are offered important tips on setting up and maintaining a budget. Information about establishing credit and the value of maintaining a good credit rating also are explored. While some saving choices may be reviewed, this class does not address long-term financial planning options. Program highlights:

- Learn budgeting basics.
- Find out about your credit rating.
- Know where to get more information.
- Understand the impact of your financial situation on the rest of your life.

College tuition: understanding financial aid (1 hour)

Financial aid is an umbrella term that includes many different types of grants, loans and other assistance to pay tuition. This seminar helps parents understand the college financial aid process, which can make a high-tuition college more affordable than you imagined. Participants learn how to apply as well as how to understand what the financial aid package means to the financial life of you and your child. Program highlights:

- Financial aid options.

As a leader, it can be hard to keep up with all of the programs and services you and your employees have available. That's where your new Here4TN Leader's Monthly can help.

Sources:

¹Stress in America survey. American Psychological Association. Accessed: December 6, 2018.

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- Acronyms.
- Misconceptions.
- How to calculate expected financial aid.
- Completing the FAFSA.
- Understanding EFC (expected family contribution).
- Grants.
- Federal loans.
- Repayment options.

RetireReadyTN: Understanding Tennessee's Retirement Programs (1 hour)

In this group meeting, a RetireReadyTN Plan Advisor will provide an overview of the State of Tennessee retirement plans and how to maximize the benefits they provide. Topics will include:

- Tennessee Consolidated Retirement System
- State of Tennessee 401(k) and 457 Plans
- Legacy and Hybrid Retirement Plans
- Financial education resources

Register today

To complete a training request form for the "managing your finances" or "college tuition" training sessions, [go here](#). Or, call 855-Here4TN (855-437-3486) if you have questions. Want to learn more about [financial fitness](#)? Visit the Financial Fitness section of [Here4TN.com](#).

To request a RetireReadyTN group meeting, call 800-922-7772.

NEW: Supervisor webinar series begins March 20

Optum is introducing quarterly Here4TN webinars in 2019 specifically for supervisors. The webinars will cover a variety of topics such as stress, resiliency, substance use in the workplace and burnout. Refresh and improve your skills for managing your team and your own wellbeing.

Join the first webinar, Stress and Life Balance, on March 20. Login information is included below.

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This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. This program and its components may not be available in all states and coverage exclusions and limitations may apply.

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An out-of-balance life can contribute to high levels of stress. This webinar combines balancing work and home and stress management techniques. Participants will have an opportunity to complete the Optum™ Lifescale® Survey and learn methods of using assets to meet needs. And they'll take home a variety of tools for addressing stress.

Program highlights:

- Explore methods for achieving a better balance in managing the conflicting demands of our lives
- Identify resources that can be used to meet needs
- Examine personal values and choices
- Learn skills for effectively managing multiple demands

Mark your calendar now!

Date: 3/20/2019

Start time: 12:00 PM Central time

End time: 1:00 PM Central time

Login:

<https://blievents.webex.com/blievents/onstage/g.php?MTID=ec13b73e3f3e3bf460478fa08988687f4>

Phone: +1-415-655-0002

Access code: 666 094 784

Want to learn more? Visit the [stress section](#) on Here4TN.com. For a referral to a counselor or more resources, call 855-Here4TN (855-437-3486) to connect with a Here4TN specialist today.



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