



BHS A.S.S.I.S.T. *Spotlight*

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Your EAP is a free and confidential service, which provides assessment and short-term counseling for a variety of mental health, substance abuse and work/life related issues. To learn more about your available benefits, contact your BHS Care Coordinator at 800.245.1150.



The Power of Perspective

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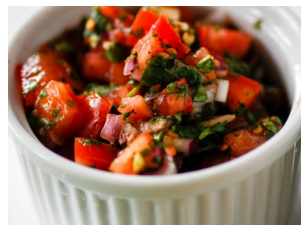
Financial Fitness: Your Credit Score 101

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The Power of Perspective

There are times in everyone's life where nothing seems to be going as planned. Often one or two significant challenges or setbacks can distort the way we view the present. Negative thoughts can skew our perception of the world around us and prevent us from having a healthy perspective on life.

Your outlook on a situation can vary greatly from another's, even if they experienced the same thing you did. Perspective is how you evaluate the situation, which affects how you cope with the outcome.

Children's author James Stevenson wrote a book called, "Could Be Worse!" that features a grandfather who always has a positive outlook on life because of his optimism-based motto, "Could Be Worse!". No matter what silly and ridiculous challenges he faces throughout the book, he always seems to be able to have a perspective that keeps him optimistic.

We always have a choice in how we direct our thoughts. We can focus on what we have or what we do not have. We can focus on the good in others or we can focus on what annoys

us about others. How we direct these thoughts shapes how we feel, think and act.

Like any habit, building a positive perspective requires practice until it becomes your default. So when you feel negativity begin to creep into your thoughts, consciously stop and redirect them. Remind yourself that there are many ways to view a situation. Focus on some positive aspects of your life. By doing this you will be able to gain a healthier perspective than you started with.

Every challenge in life has the potential to make you stronger. By choosing to develop a more positive perspective, you broaden the scope of possibilities available to you and are able to see your life more realistically.

If you would like to have a counselor work with you on developing a more positive perspective, your EAP can help. Call your BHS Care Coordinator today at 800-245-1150.



Financial Fitness: Your Credit Score 101

There are several numbers throughout our lives that seem to define us. These include our age, weight, zip code, salary and credit score. Some may feel a tinge of anxiety just reading these. In one survey, 70% of respondents said that they would rather have their weight publicly disclosed than their credit score.

Part of the stress surrounding our credit score is that it can be difficult to understand and seems more complicated than it needs to be. This article seeks to shine some light on your credit score.

What is a credit score?

Your credit score is a three-digit number that summarizes your borrowing and payment history throughout your life. It is affected by any accounts that you open and any loans taken out. Your payment history contributes to your credit score. Credit scores are used by prospective landlords and lenders when considering your credit worthiness. They see it as a strong indicator of your potential to make on-time payments. A high credit score can

mean better rates on credit cards and loans as well.

Your FICO Credit Score

The Fair Isaac Company (FICO) is the most widely used credit score available. Your FICO score is determined by evaluating information found in your credit reports from the three main credit reporting agencies: Experian, Transunion and Equifax.

According to FICO, scores can be evaluated as follows:

- ▶ Exceptional: 800 and above
- ▶ Very Good: 740-799
- ▶ Good: 670-739
- ▶ Fair: 580-669
- ▶ Poor: 579 and lower

You can strengthen your credit score by paying your bills on time, using less than 30% of your total available credit, not opening new accounts to increase available credit, and having a diversified mix of credit types.



Is Time on Your Side? Tips for Time Management

The concept of managing time sounds a little silly when you really think about it. After all, there are always going to be 24 hours in a day, or 1,440 minutes, or 86,400 seconds. The key is not managing time, but managing ourselves and our use of this finite resource.

Here are some tips for using your time more effectively:

- ▶ Honestly evaluate how you are currently using your time. Keep a running list for a week of the tasks that you work on throughout the day and note how much time each takes. You may find areas with which you could be more efficient.
- ▶ Set limits for certain tasks. This will focus your attention and effort on them.
- ▶ Plan for the day ahead. What tasks do you need to focus on?
- ▶ Prioritize your list using your personality. Are there certain tasks that are best in the morning and others in the afternoon? Plan according to your energy flow for the day.
- ▶ Plan for interruptions. The best laid plans require some flexibility so that when unexpected interruptions occur, you are able to adjust accordingly. The average person is interrupted 7x per hour for an average of 5 minutes per interruption.
- ▶ Use technology to your advantage. Online calendars and task lists with reminders to prompt you along the way can help keep you on track. They can also be accessed remotely on your devices.

HEALTHY RECIPE: HOMEMADE SALSA

4 Roma tomatoes, diced; 1/2 cup diced onions; 3 Serrano chiles, seeded and finely chopped; 1/4 cup freshly chopped cilantro; 1/2 tablespoon freshly minced garlic; the juice of 1/2 lime; 1 teaspoon kosher salt

Combine all ingredients in a bowl and mix well. Taste as you go and adjust flavors as needed. Serve.