



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

January 2018

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**S.M.A.R.T. New Year's Resolutions**

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**Commit to Quit: Smoking Cessation Tips**

[Click to Read Article](#) ▶



**Tackling Holiday Credit Card Debt**

[Click to Read Article](#) ▶



**Healthy Recipe: Mason Jar Salad**

[Click to Read Article](#) ▶



## S.M.A.R.T. New Year's Resolutions

As we enter 2018, many of us see it as an opportunity for a fresh start. It can be a time for new beginnings and recommitting to areas of our lives that we would like to improve. New Year's resolutions are a common focus as we look to the future. The challenge becomes setting goals that don't have us running in several different directions at the same time and getting nowhere.

The key to success is setting S.M.A.R.T. goals.

### **S - SPECIFIC**

What is your goal? How often will you work on it? Be specific in your goal setting so you can ensure you are on the right course.

### **M - MEASURABLE**

How will you measure your progress? Measurement allows you to track your progress and provide feedback. There are hundreds of apps that can help measure progress and hold you accountable. Fitness trackers are one example of these.

### **A - ATTAINABLE**

Setting goals that challenge you are good, but they must also be attainable to avoid setting yourself up for failure. Setting the bar at a level you can reach will motivate you to stay committed to your goals. Setting it too high will make you consider giving up before reaching your goal.

### **R - REALISTIC**

As you develop your goals, make sure that both your goal and timeframes are realistic. No one can realistically lose 10 pounds a week, which would also be an unhealthy approach.

### **T - TIME BASED**

Set a timeframe both for working on your goal and measuring your progress. This will help you be accountable to yourself.

By making sure that your goals are S.M.A.R.T., you will start the year off right and increase your chances of accomplishing your goals!





## Commit to Quit: Smoking Cessation Tips

If quitting smoking were easy, everyone would do it and this article wouldn't be necessary. In reality, quitting smoking is one of the biggest challenges people face, often failing and trying again many times.

**Having a Why Helps** - Everyone who wants to quit smoking has a Why. It's what motivates you to take on the challenge. It's important to identify and know your Why. It is often someone special in your life that means the world to you. This will be the emotional strength that you turn to when you feel like the task is just too difficult. Take some time to stop, and reflect on your Why and write down your thoughts.

**Make a Plan** - Making a plan transforms the dream into a goal. Putting pen to paper and setting tasks for making that goal a reality is an important part of quitting. Learn all you can about how smoking affects you both physically and psychologically. Decide on your target quit date, then work backwards. Determine what your triggers are and how you will deal with those. There are many helpful resources online for those interested in learning more.

**Start with a Clean Slate** - Before you begin the process, go through your home and vehicles to get rid of anything smoking-related. Deep clean them to remove as much of the smoke smells that might trigger your cravings.

**Get Support** - Facing the challenge alone drastically decreases your chances for success. Letting those that care about you know you are quitting will allow them to support you during the process. Online support groups are also available so that you do not face the challenge alone.

Depending on your personality, you may find it helpful to share your progress in social media posts. This often prompts support and encouragement from your friends and advice from those who have tackled the challenge. If you are more reserved, finding a friend to serve as your accountability partner serves the same purpose in a more private manner.

The government has an excellent webpage for those looking to quit. Check out [www.smokefree.gov](http://www.smokefree.gov).

Your EAP can also provide you with a professional counselor to support you on the journey.



## Tackling Holiday Credit Card Debt

The Christmas decorations are coming down, the radio stations have returned to regular programming and the credit card bills have arrived. The holidays are officially over. For many people, this is a time of added stress due to over-spending during the holidays. January is a great time to look at how to tackle those balances and get your budget back in check. Below are three different approaches to help you get started:

### **START WITH THE HIGHEST INTEREST RATE CARD FIRST**

This approach is a good one, as it allows you to knock out the card that charges the most interest, while paying the minimum due on the remaining cards that you have. The sooner you clear off the higher interest cards, the better you will feel and will be able to shift that payment to the next card. Stay motivated and celebrate paying them off - though don't charge that reward.

### **PAY OFF THE LOWEST BALANCE CARDS FIRST**

The second approach seeks to allow you to celebrate small victories quicker by knocking bills off your monthly to-do list. Once a card is paid off, put it somewhere less accessible so that you are not tempted to use it. Use that same diligence to move on to your next lowest balance card.

### **DO A BALANCE TRANSFER**

If you have some discipline, transferring higher balance cards to a card with a low or no-interest promotional period and making sure to pay it off before that introductory period ends might be a good option for you. Some cards offer up to 18-months to pay off a balance transfer. It is important to pay close attention to the details, though. Often small fees are added at the front-end.

No matter which approach you choose, make a plan and stick to it and you will be glad you did.

### **HEALTHY RECIPE: MASON JAR SALAD**

1 mason jar, balsamic vinaigrette, mushrooms, cherry tomatoes, roasted chicken, leafy greens

From the bottom up, layer balsamic vinaigrette, mushrooms, cherry tomatoes, roasted chicken, and greens in that order to taste. Refrigerate until time to eat, shake, then dump contents upside down onto a plate for a quick and easy lunch!