

## COPING WITH WORKPLACE CHANGE

*Change evokes fear in most people because of the uncertainty it presents. People wonder: Will I be adequate for this new position? Will I be able to get along with my new boss? Will the corporation my company is merging with allow me to keep my job?*

*"Major changes, such as new management, downsizing or a company buyout, can result in a feeling of panic," says Susan Starr, a human resource consultant and owner of H2O Marks, a Dallas-based marketing company.*

### Understanding change

When you have a routine, you know what to expect, and even if it's difficult or boring, it's consistent and reliable. You have learned how to do your work and deal with the people who work with you. But when something changes, suddenly your routine is broken and you no longer know what to expect.

Even if the change is for the better, the transformation can be difficult. For example, when one company installed a new phone system, a frustrated employee exclaimed, "I know it will be so much better once I get used to it, but right now the phones are driving me crazy."

"It is the same with any kind of change," says Ms. Starr. "There is a period of adjustment until you feel the consistency that builds trust and confidence. During this time, you may feel disoriented, frustrated, angry and powerless."

The best time to prepare for any change is when things are running smoothly. That way, you'll have time to plan ahead. One way to do so is to practice the following four A's of coping with change:

### Awareness

Since uncertainty about the future creates the most fear and stress during a change, try to find as much information as you can about your situation. Whom can you ask? What can you learn? What research can you do? The more you learn, the less uncertainty you'll experience. Behaviors, thoughts and actions that can be learned and developed will help you cope with change.



### Acceptance

You may not like the change, but if you accept the fact that it is the way it is, instead of fighting it or complaining about it, you'll feel less frustrated.

"It's important to accept transformations with grace and a sense of looking forward to a new experience," says Ms. Starr.

### Attitude

Are you being fearful or are you thinking about the possibilities for improvement change might bring? To focus on the positive aspects of your change, write a list of all the possible positive outcomes.

Even though minor changes can cause stress and frustration, the good news is that any change can be an opportunity for something positive to happen. What's more, when you learn how to cope effectively with minor changes at work, you'll develop the skills and positive outlook necessary to help you deal with a major change.

## Action

This is where you do have some control over the situation. It's how you prepare and respond to change.

The following positive actions can help you cope.

- Develop a network. Always keep in contact with your managers and fellow employees from former jobs. Your network will be a valuable resource in times of change.
- Learn new skills. Learn a new computer program. Take a class in communication skills. Learn to make presentations. Ongoing training will add skills to your professional tool kit.
- Change your surroundings. Do what you can to make your work area pleasant and comfortable.
- Ask action questions. Whom can you talk to if a situation is getting more difficult to cope with? How can you get to know a new boss or coworker? What ideas can you present to your company that will help with the change?

"The key to coping with change is resilience," says Ms. Starr. "Resilience means knowing how to survive and making the best of change in spite of setbacks, barriers or limited resources."

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## SAVINGS TIPS

### 1. **Consider your needs vs. your wants.**

Think about items you purchase on a regular basis. These add up. Where can you save?

- Do you eat out at restaurants a lot?
- Can you cut back on daily expenses, such as coffee, candy, soda, or cigarettes?
- Do you have services you do not really need, such as cable television or a cell phone?



### 2. **Set up a direct deposit and an automatic transfer to your savings account.**

- When you get paid, put a portion in savings through direct deposit or automatic transfer.
- If you have a checking account, you can sign up to have money moved into your savings account every month. What you don't see, you don't miss!
- U.S. Savings Bonds can be purchased through payroll deduction.

### 3. **Pay your bills on time.**

This saves the added expense of:

- Late fees
- Extra finance charges
- Disconnection fees for phone, electricity, or other services
- Fees to reestablish connection if your service is disconnected
- The cost of eviction
- Repossession
- Bill collectors

4. **If you use check-cashing stores regularly**, you might be paying \$3 - \$5 for each check you cash. This can easily add up to several hundred dollars in fees every year. Consider opening a checking account at a bank or credit union.

5. **If you get a raise or bonus from your employer**, save that extra money.



6. **If you have paid off a loan**, keep making the monthly payments to yourself. You can save or invest the money for your future goals.

7. **If you receive cash as a gift**, save at least part of it.

8. **Avoid debt that does not help build long-term financial security**. For example, avoid borrowing money for things that do not provide financial benefits or that do not last as long as the loan. Examples include: a vacation, clothing, and dinners out in restaurants. Examples of debt that helps build long-term financial security include:

- Paying for a college education (for you or your child)
- Buying or remodeling a house
- Buying a car to get to work

9. **Save your change at the end of the day**. Take that change and deposit it into the bank (every week or month).

10. **When you get a tax refund**, save as much of it as possible.

11. **If your work offers a retirement plan**, such as 401(k) or 403(b) plan that deducts money from your paycheck, join it! Most employers will match up to \$.50 on each dollar you contribute. The matched amount is free money!

12. **If you decide to make investments**, do your homework. Know what you are investing in. Get professional advice if you need it. You should have enough money in savings to pay for 2-6 months of expenses in case of emergency. Make sure you have an emergency savings account before considering investing in nondeposit products.

13. **If you own stocks**, reinvest the dividends to purchase more stocks. Some companies offer an easy way to do this called a Dividend Reinvestment Program (DRIP). This process increases your investment faster, similar to compounding.

14. **If you are interested in learning about investing**, you might want to consider an investment club. The National Association of Investment Clubs (NAIC) is the corporation that supports this investment style. Investment clubs are groups of people who work together to understand the process and value of investing even small amounts of money (as little as \$5-\$10).



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## SEEK SUCCESS, BUT SKIP THE STRESS

*As if being a single mother of two weren't enough, Krista Kurth was a high-powered consultant at a major accounting firm who was taking night classes toward a degree in organizational development. But when her body shut down with chronic fatigue syndrome, she realized that no motor could keep running without a pit stop.*

*Her two-year quest to recover taught her a lesson. The formula for success, she learned, must include mental and physical rest.*



Millions of Americans have yet to grasp that fact. They believe that longer hours at work, combined with less recreation and relaxation, will lead them up the corporate ladder. The truth is that unchecked stress hinders more than it helps.

"People have the sense that they're important and successful if they're busy," says Dr. Kurth (yes, she went on to earn that Ph.D.) She also co-authored *Running on Plenty: Renewal Strategies for Individuals*, which offers advice on staying energized despite work demands.

Machines can run around the clock. But Dr. Kurth and co-author Suzanne Adele Schmidt, Ph.D., emphasize that people are living organisms who must stop and refuel to work properly. By not taking brief, hourly breaks, they say, you could take up to five times longer to complete tasks and grow more likely to make mistakes.

Research backs them up. In one study, 69 percent of people who reported feeling highly stressed on the job said the stress made them less productive, workplace stress expert Charles Spielberger, Ph.D., wrote in the *Journal of Occupational Health Psychology*. About half of those stressed-out people said they had suffered burnout, job-related medical problems or both.

### A state of alert

Overwhelming paperwork, deadlines, meetings, phone calls and e-mails cause your brain to order the production of hormones that put your body in a state of alert. Whether you know it or not, your body pools its resources to deal with the threat causing the stress. Your muscles tense, you breathe harder and your heart beats faster.

If this keeps up too long, your body cracks under the pressure. The result? Headaches, difficulty sleeping and concentrating, short tempers, upset stomachs and lower morale. All are early warning signs of job stress, according to the National Institute for Occupational Safety and Health. Some studies suggest this stress can lead to heart disease, depression, anxiety, muscle pain, cancer, ulcers, a weakened immune system and even suicide.

"It's a big problem and it's growing," says Dr. Spielberger, director of the University of South Florida's Center for Research and Behavioral Medicine and Health Psychology. "The world continues to change faster and faster, which puts more pressure on people to try to keep up."

Companies face more foreign competition. Downsizing increases workloads. Some employees feel less secure in jobs. New technologies were meant to make jobs easier. But cell phones, e-mail, pagers, the Internet, mobile handheld devices and laptops have instead increased the pace. "We're expected to be available all the time," Dr. Kurth says. "People are expected to give an immediate answer."

