

In This Issue

Page 1:

- *Helping Children When their Parents Divorce*
- *About Your EAP*
- *What I Need From Mom and Dad*

Page 2:

- *Improving Your Credit Score*
- *Featured Service: Ask a Financial Coach*

About Your EAP

The Employee Assistance Program (EAP) is a benefit set up by your employer to assist you in dealing with personal concerns that may affect your work or home life. Use of the EAP is confidential and free to you and your immediate family members.



Visit our website for more information:

www.paseap.com

What I need from Mom and Dad

- I need both of you to stay involved in my life.
- Please stop fighting and work hard to get along with each other- when you fight about me I feel guilty.
- Please support me and the time I spend with you—if you act jealous or upset, I feel like I have to take sides and love one parent more than the other.
- Please communicate directly with each other so that I don't have to send messages back and forth.
- Only say nice things about each other or don't say anything at all.
- I count on both of you to raise me, teach me what is important and help me when I have problems.

Helping Children When Their Parents Divorce

Children's initial understanding of parental divorce, thoughts and reactions to it, and their needs, depend on their age and developmental stage. As children mature, their feelings about the divorce will change with them. Use the chart below for ideas on how to help children at their age adjust to their parents' divorce.



Children's Age	Children's Understanding	Children's Thoughts, Feelings and Behaviors	How Parents Can Help
Infants	<ul style="list-style-type: none"> • Notice changes in parents' energy level and emotional state • Older infants notice the absence of one of the parents 	<ul style="list-style-type: none"> • Increased irritability, crying and fussing • Changes in sleeping, napping and other daily routines 	<ul style="list-style-type: none"> • Keep normal schedules and routines • Reassure with your presence, affection and loving words • Keep their favorite toys and blankets close at hand
Toddlers	<ul style="list-style-type: none"> • Recognize that one parent no longer lives at home • Express empathy toward a parent who is feeling sad 	<ul style="list-style-type: none"> • Difficulty separating from parents • Anger at one parent • Regression (potty training slips, thumb sucking habit returns) • Older toddlers may have nightmares 	<ul style="list-style-type: none"> • Arrive 10 minutes earlier to drop off your child • Provide physical and verbal reassurance of your love • Accept the child's distress—don't overreact to regressive behaviors
Preschool and Early Elementary	<ul style="list-style-type: none"> • Divorce means their parents no longer love each other 	<ul style="list-style-type: none"> • Self blame • Increased worrying • Grief over the absence of one parent • Aggression and anger toward the parent they blame 	<ul style="list-style-type: none"> • Be sensitive to their fears • Be supportive of their ongoing relationship with the other parent • Reassure them that the divorce is not their fault
Preteen and Adolescent	<ul style="list-style-type: none"> • Difficulty accepting the changes the divorce brings to the family 	<ul style="list-style-type: none"> • Feeling abandoned by one parent • Withdrawal from favorite activities • Uncharacteristic aggression and rebellion • Worry over adult matters such as family finances • Feeling obligated to take on more adult responsibilities in the family 	<ul style="list-style-type: none"> • Both parents need to stay involved in children's lives (know their friends, their activities, progress at school) • Honor family routines together (homework time, grocery shopping, movie night) • Avoid using teenagers as confidants • Let children know who will be attending school events such as concerts and sporting events • Assign chores that are age appropriate



Adapted from Human Environmental Sciences Division, Missouri University Extension

Improving Your Credit Score

There is a score associated with your debt and debt-paying history called your Fair Isaac Corporation (FICO) score. In short, 35 percent of your score is based on your payment history; 30 percent on the amounts owed; 15 percent on the length of credit history; 10 percent on the type of credit used; and 10 percent on new credit (the number of accounts you have recently opened).

In order to improve your FICO credit score, financial planners suggest that you do the following:

- **Use personal finance software or online banking services.** Software and online banking can give your financial life some order and help you avoid missing payments. Missing payments affect one of the largest aspects of your credit score—your payment history.
- **Be careful about applying for store credit cards in order to get an immediate discount at the register.** Applying for too many credit cards will have a negative impact on your credit score which might outweigh the one-time savings gained from applying at the register to get a discount.



- **Consolidate your home equity line of credit (HELOC).** Consolidate your HELOC into a primary mortgage or increase the line of credit so the outstanding balance is less than 50 percent of the line.
- **Pay down your credit card debt.** If you carry a balance on a credit card, it should be no greater than 50 percent of your credit limit. Either pay the balance down or increase the limit. It is better to have four cards at 20-percent to 30-percent capacity than to have one card that's maxed out. Get your balance to zero and your score can go up by as much as 20 points in 60 days.
- **Get a copy of your credit report and look for errors.** This may include payments that appear as late but you can prove were paid on time, accounts that aren't yours, and old debts that shouldn't be on your report anymore (i.e., negative debts that should be taken off your report after seven years and bankruptcies that should be removed after ten years).



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Featured Service: Ask a Financial Coach

Everyone has financial questions, issues or concerns from time to time. PAS provides telephonic access to experienced financial counselors who can assess your situation, help you develop a plan, work with you to find the best course of action, provide resources, and coach you through the process. The financial coach can help with a wide variety of financial matters including:



- Cash flow and budget plans
- Changes in finances due to health issues, death, disability, divorce
- Credit debt and consolidation, avoiding bankruptcy
- Mortgage financing, avoiding foreclosure
- Retirement, planning for your children's education, eldercare financial matters
- Identity theft issues
- Tax considerations
- Estate settlements

A Service of Your EAP (800) 356-0845

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