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OCTOBER 2025

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WELLNESS SEMINAR

Money Matters:
Reducing Financial Stress
for a Healthier You

10/23/25 | Thursday
2:00 PM CENTRAL TIME

[CLICK HERE TO REGISTER](#)

QUARTERLY WEBINARS

Building Trust Through
Open Communication

11/13/25 | Thursday
2:00 PM CENTRAL TIME

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Money Matters: Reducing Financial Stress for a Healthier You

By: Courtney Garcia-Echeverria

Financial stress is a common concern among employees and can significantly impact both mental and physical health. Worrying about bills, debt, or unexpected expenses can lead to anxiety, sleep disturbances, and decreased productivity. Addressing financial stress is essential for maintaining overall well-being and fostering a healthier, more engaged workforce.

Effective Strategies

One effective strategy to reduce financial stress is creating and sticking to a budget. A well-structured budget helps employees gain control over their finances, prioritize expenses, and identify savings opportunities. According to the American Psychological Association (2023), financial worries are a leading source of stress, and having a clear financial plan can alleviate this burden. Additionally, seeking financial education resources offered by employers or community organizations can empower employees with knowledge to make informed decisions (Taylor et al., 2021).

Emergency Fund

Another valuable approach is building an emergency fund. Setting aside a portion of income for unforeseen expenses provides a safety net, reducing anxiety during emergencies such as medical issues or job loss. Experts recommend saving enough to cover three to six months' worth of living expenses, which can significantly lessen financial worries (National Endowment for Financial Education, 2022).



Creating A Supportive Work Environment...

Also plays a vital role in reducing financial stress. Employers can foster open conversations about money and well-being, reducing stigma and encouraging employees to seek help when needed. Offering flexible work arrangements or paid time off for financial counseling sessions can make a significant difference. Moreover, promoting a culture that values work-life balance helps employees prioritize their health and financial stability without feeling overwhelmed. When organizations actively support financial wellness, they not only improve employee morale but also enhance overall productivity and retention, leading to a healthier and more resilient workforce.



Employers can support employees by providing access to financial wellness programs. Offering workshops, one-on-one financial counseling, or access to online tools can enhance financial literacy and confidence. A healthier financial state often leads to improved mental health, better focus at work, and increased overall well-being.

Conclusion

In conclusion, managing financial stress is crucial for a healthier lifestyle. By promoting budgeting, emergency savings, and access to financial resources, companies can help their employees achieve greater financial stability and overall health.

To learn more about this topic, please join our seminal Money Matters: Reducing Financial Stress for a Healthier You, on October 23th, at 2pm.

References
American Psychological Association. (2023). Financial Stress and Mental Health. Retrieved from <https://www.apa.org>
Taylor, B., Johnson, L., & Smith, R. (2021). Financial wellness in the workplace. *Journal of Occupational Health Psychology*, 26(2), 185-197.

Building Trust Through Open Communication: A Critical Skill for Effective Leadership

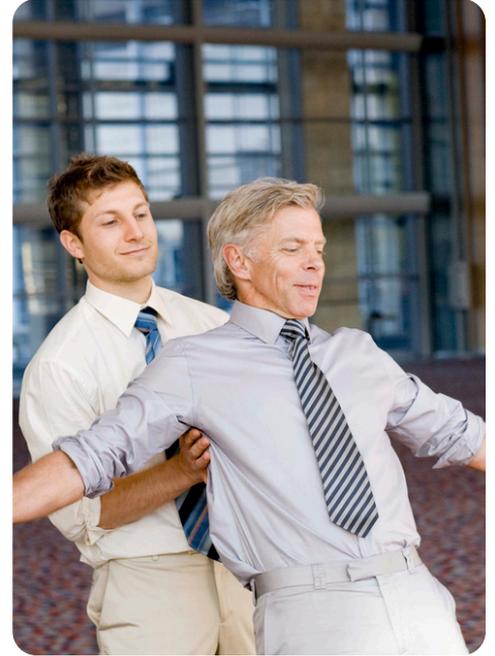
By: Courtney Garcia Echeverria

In today's dynamic workplace, trust stands as the cornerstone of a productive, innovative, and collaborative environment. As leaders, one of the most powerful ways to foster trust among teams and across organizational levels is through open communication. Effective communication doesn't just mean sharing information, but also actively listening, addressing concerns, and creating an environment where everyone feels heard and valued. When leaders prioritize transparent and honest communication, they establish trust, a key ingredient in any successful organization.

Trust

Trust influences almost every aspect of a company's performance. Research indicates that trust between employees and management leads to increased job satisfaction, higher morale, improved performance, and even greater levels of innovation (Mayer, Davis, & Schoorman, 1995). When employees trust their leaders, they are more likely to be engaged, take ownership of their work, and collaborate effectively. Conversely, a lack of trust often results in disengagement, turnover, and a toxic work culture.

In leadership, trust also impacts decision-making. When leaders are transparent in their decisions, even when they are difficult or unpopular, employees are more likely to understand the rationale behind them and support the outcomes. On the other hand, a lack of clear communication or secrecy can breed suspicion, reducing the overall efficiency of the organization. Below are *four communication practices* that directly contribute to building trust across teams:



1. Consistency and Follow-Through

For communication to build trust, it must be consistent. Employees are more likely to engage in open communication if they believe that their input will result in meaningful actions.

2. Fostering a Safe Environment

A key aspect of open communication is creating a safe space where employees can speak freely without fear of reprisal or judgment.

3. Reflective Listening

Effective leaders don't just hear the words employees speak, they also tune in to the emotions behind those words. They acknowledge and validate how employees feel, creating an environment of trust, empathy, and open communication.

4. Transparency is Key

Transparency fosters trust. When managers share company goals, challenges, and even uncertainties, it shows that they respect employees enough to include them in the broader organizational context.

Conclusion

In conclusion, building trust through open communication is not just a desirable trait for effective leadership; it is essential for fostering a high-performance culture. By embracing transparency, listening actively, remaining consistent, and creating a safe environment, leaders can ensure that trust becomes a foundation of their leadership style. Trust empowers employees, increases organizational commitment, and drives success, making it one of the most valuable assets a leader can cultivate. **To learn more trust in leadership, tune into the upcoming training, Building Trust Through Open Communication, on November 13th.**

References:
• Mayer, R.C., Davis, J.H., & Schoorman, F.D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709-734.
• Lencioni, P. (2002). *The Five Dysfunctions of a Team: A Leadership Fable*. Jossey-Bass.



WHAT CAN MY EAP DO FOR ME?



About Our Logo

For decades, enslaved African Americans looked to the North Star for hope, inspiration, and freedom. Neely EAP (NEAP) provides the **hope** that your situation will improve, the **inspiration** to move you in the right direction, and the **freedom** to live your best life.

At Neely EAP, we understand the challenge of balancing work and life stresses while staying mentally healthy. That's why we've partnered with your employer to offer you the following services free of charge:

- 24/7 Hotline, Access to Confidential Services
- Free Short-Term Counseling and Couch Time Check-In (preventive annual counseling session)
- Legal and Financial Assistance
- Work-life referrals for adult care, childcare, pet care and more
- Wellness Trainings & Online Employee Training Vault
- Critical Incident Stress Debriefing

