While change can be scary, every change is also an opportunity. Learn more about stepping outside your comfort zone.

March 20 is the International Day of Happiness. Find ways to increase your happiness.

Many people feel stressed when they think about money. Watch this video for some simple tips to help you meet your financial goals.

Ever feel anxious when meeting new people? Watch the Meeting new people video for some helpful tips.

Getting help
Confidential support, information and resource referrals are available for a variety of concerns — both work and personal. Call for assistance for you, your household members or your adult children under age 26, whether they live at home or not. Call or visit us online today!
Life is full of risk and change. It’s not just skydivers and bungee jumpers who take risks. It’s also ordinary people who tackle new jobs, move to new places, get married, have children and take on other common — but challenging — changes.

**Change can be scary**

It’s hard to step into the unknown for many reasons, including:
- Uncertainty
- Lack of information
- Fear of making a mistake, getting hurt or suffering loss

**Change can also be rewarding**

The flip side of the coin is that risk can be fulfilling.
- Taking reasonable risks builds self-assurance. What is reasonable risk? It’s a risk you decide to take when you believe the possible benefits outweigh the possible dangers of your actions.
- Trying is more important than succeeding. For every reasonable risk you take, you’re more prepared to take another. This path leads to new learning, growth and confidence.

**Ever wish you could avoid change altogether?**

If you never went outside your comfort zone, your life would be limited. You could miss out on exciting opportunities and chances to build new skills. You could get to a point of boredom and burnout. In short, it may be risky to avoid risk.

**Look for the positive**

When faced with a choice about a new job, relationship or any new experience, consider how the change might improve your life. Take steps to assess the situation and prepare for what lies ahead.
- Talk to others to get information and support
- Decide whether the pay off justifies the risk
- Think of ways to get ready for the change

Finally, remember the old saying: “Nothing ventured, nothing gained.”

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March 20 is the International Day of Happiness. It’s an opportunity to create more happiness in the world. Some people think happiness is something that just happens. It’s almost magical — kind of like finding a pot of gold at the end of the rainbow.

Yet most happy people will tell you that’s not true. The fact is a happy life is something you must construct yourself.

### Creating happiness

Happiness isn’t about being rich or beautiful. Just look at the rich and beautiful who clearly don’t have happy lives.

Happiness is about your attitude. It’s also about the choices you make.

### Foundations of happiness

You may find you can increase your happiness by building your life around these basics:

- **Invest in family and friends.** Connect with others who are loving and supportive. They help you enjoy the good times and make it through the hard times. Try to make relationships with happy people since happiness is contagious.

- **Appreciate what you have.** It’s the old “glass half empty or half full” idea. See your glass as half full and be grateful for the life you’ve created.

- **Keep an optimistic outlook.** We’re all subjected to great stress these days. It can be a real challenge to stay optimistic at times. Yet happiness is built on a bright, positive outlook. So try to focus on the positives.

- **Find a sense of purpose.** You may not feel fulfilled by just going to work and coming home every day. Many people find they’re much happier when they are giving. Find out how you can become involved in a cause that really matters to you.

- **Live in the “now.”** Since you can’t predict the future, there’s not much point in worrying about it. Try to live for today as much as possible.

### Don’t wait around for happiness — make it happen

You can’t just flip a switch and become a happier person. But you can work on the tips listed here. Over time, you’ll find that your choices, beliefs and actions can help determine the happiness you enjoy. And you can create a happier world.

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