

# ERN® Success Coach Connections

JANUARY-MARCH 2025



**Social Service  
Funding Cuts Making  
You Nervous?**

**Worried about being  
able to afford the  
basics?**

## SUCCESS COACHES SEE EMPLOYEE NEEDS & ANXIETY INCREASING WITH SERVICE PROGRAM CUTS

A recent survey by Resume Now reveals that financial stress has reached a breaking point for American workers, with 73% of employees struggling to afford anything beyond basic living expenses.

**ERN Success Coaches assist through tough economic times.** Employer members have been filling the gap for employee stability through the toughest of times (including the 2008 market crash and Covid-19), leading Employer Resource Networks with area companies to share an onsite success coach.

**Finding resources to fill gaps and giving hope.** As we again face a time of economic cutbacks, Christie Swick, Success Coach (*West Michigan ERN*), a 30 year social service veteran, has seen an increase in employees taken off Medicaid programs. “I am seeing workers with anxiety about what this may mean later for them when they are already struggling. I can help search for resources to fill gaps and assist with budgeting, skill development - just be a stronghold.”

**Take a comfort zone detour with action sooner rather than later.** “Instead of becoming stagnant from anxiety,” says Christie, “use it as motivation to get organized before big issues arise. Or tackle challenges now that you’ve been putting off. Sometimes it just helps to not handle them alone. It might seem hard to ask for assistance or talk about personal issues, but it’s our job to be a support to you. ERN Success Coaching is free and confidential, you have nothing to lose!”

*Your gateway to resources & training that provides support for personal & workplace success*

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### Members & Hours

**Choices in Community Living**  
1651 Needmore Rd, Dayton  
• Tuesday

**Graceworks Lutheran Services**  
Bethany Village  
6457 Far Hills Ave, Washington Township  
• Monday & Thursday Afternoon

**Enhanced Living Cincinnati**  
11370 Springfield Pike, Cincinnati  
• Thursday Morning

**Butler County Head Start**  
415 Campbell Dr, Hamilton  
• Friday

**Walk-in or Schedule Appointment**

## TAX REFUND SPENDING & SAVING FOR FAMILY STABILITY & GROWTH

**How could your tax refund be best utilized to provide financial security for your family?** A recent TaxSlayer [survey](#) found a majority of Americans plan to use their refunds on necessities, such as rent, groceries and credit card debt. Only 8% planned to use their refunds on new clothes, entertainment and phones.

### Success Coach Assistance

- Review income, expenses, debt
- Review or determine goals
- Identify potential budget savings
- Take advantage of free resources
- Review or create a budget
- Build an emergency fund

**What is your current situation and goals?** “Sometimes when you are deep into an issue, it is hard to see through the stress of it,” said Faith McCreary, EaRNed Success ERN. Your success coach can offer a non-judgmental eye with solutions from a fresh perspective. **Evaluating and making a plan can be the first steps to big change.** “Each of us have fallen on hard times or have used resource and advice at one point or another,” said Faith. “Don’t be shy or feel ashamed. Our job is to not only get the job done, but to get it done with the employee’s peace of mind improved.”

## SUCCESS COACH ASSISTANCE: ADDRESS HOME STRESS FOR JOB SUCCESS

Any worker in any position will have better productivity and job satisfaction if less burdened by personal worries outside of the workplace. The need for information to solve issues can be overwhelming. Then, we consider the number of issues we [all juggle at a time](#). Who couldn’t use a free and confidential resource right onsite? ***Give your ERN Success Coach a try!***

- Reduce mental distractions
- Increase focus and concentration at work
- Enhance decision-making abilities
- Improve overall well-being
- Decrease absenteeism



## Philosopher's Corner

"Coming together is a beginning. Keeping together is progress.  
Working together is success." - Henry Ford

