



# Newsletter

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VOLUME 3 ISSUE 5

## Financial Stress, Worry, Isolation? Help is Here!



EaRned Success ERN® Success Coaches, Faith McCreary (left) and Sharon Calhoun (right) share recent experiences and advice for employees in coping with the unique challenges many are experiencing today.



### Build Your Support Network

“Some employees have supports in place to help manage day to day challenges brought about by this pandemic. Others struggle with increased expenses, lack of resources, and fear of the unknown that can destabilize a household. We have seen an increase in the urgency of employee needs.” One initial step by the employee gets the ball rolling with benefits that build into long term success.

### Utilize Counseling Referrals

“With the SARS-CoV-2 pandemic and social distancing, people are experiencing higher rates of anxiety and/or depression. We have connected several employees with local mental health urgent care centers and counseling referrals. We also help connect employees to Employee Assistance Plans and Workplace Resources which are offered through member companies and often go under-utilized.”

### Be the Change You Want to See

“People deal with situations differently. It is important for us to assume that everyone is going through a difficult time; and so we should all treat one another kindly. That person who is smiling on the outside could be tormented on the inside, and your smile or kind words could make the difference.” Kindness not only benefits the receiver, but the giver as well. Spread positivity at work and experience it.



**Your Success Coach is available remotely.**

- Are you working at your company's location?
- Are you working at home temporarily?
- Are you laid off from your company?
- Are you overwhelmed with your current situation?
- Would connecting with a resource expert help ease your mind?

Your company provides an ERN Success Coach for free and confidential assistance with any home or work challenge.

**Marion Area Employer Resource Network®**

**Our goal...**  
Creating access and resources for employee success at work and in life.

**Member Companies**

- ◆ Kingston Residence of Marion
- ◆ Marion Technical College
- ◆ RHAM
- ◆ SilverLine Windows & Doors

**Strategic Partners**

- ◆ Community Action Partnership
- ◆ Goodwill Industries
- ◆ Love in the Name of Christ
- ◆ Marion City Schools
- ◆ Marion County Job & Family Services
- ◆ Marion Technical College
- ◆ United Way of Marion County

**Success Coaches are ready!** Whether you'd like to meet in person or find virtually more convenient, your company provides confidential assistance so you can tackle any challenge. Contact your Success Coach to see how they can help relieve your stress. *Sources: EaRned Success ERN; ERN USA*

**Natalie Longmeier  
Success Coach**

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Have you or someone you know ever used a coach for sports, health, career or finances?

Your company offers Success Coaching services to assist with any personal, home or work challenge. You succeed - your company succeeds!

**Kingston Residence of Marion**

464 James Way, Marion

◆ Wednesday: 12:30pm-3:30pm

**RHAM**

205 W Center St, Marion

◆ Thursday: 10:30am-1:30pm

**Marion Technical College**

1467 Mt Vernon Rd, Marion

◆ Monday: 9:00am-12:00pm

◆ Thursday: 2:00pm-5:00pm

**Silverline Windows & Doors**

2549 Innovation Dr, Marion

◆ Thursday: 7:00am-11:00am

**Walk-in Welcome**

Call, email or text for appointments.  
Off-site meeting locations available.  
Request additional times if needed.



## Extra Funds? Plan Wisely to Get Ahead!

Do you find yourself with more funds than usual due to the pandemic?

**Everyone's situation is different.**

Many essential employees have picked up additional shifts or have received bonus pay. Others have been on unemployment, sometimes with more income than their hourly pay, and are now returning to work.

If you received a stimulus check, there could be more coming.

Perhaps you've been resourceful at tapping into community resources and have saved some funds.

**Assign every dollar a home.**

Natalie Longmeier, Marion Area ERN teaches budgeting classes to employees onsite. "When we don't assign our dollars at home, they disappear," said Natalie. "Even if you plan to spend it on entertainment or savings for something special, it's important to include these extra funds into your budget. I encourage employees to add an extra line item to their income section and an extra category to their expenses. This can be anything you plan to spend your money toward."

**"Where did that money go?"** When the extra funds hit your bank account, don't get caught saying this! Creating a plan with your Success Coach can help you figure out areas to save money, get ahead on bills, create an emergency safety net, and save for long term goals.

Sources: Marion Area ERN; USA ERN

## Are Your Children Eligible for Medicaid?

On the flip side, with the unexpected events of SARS-CoV-2, you may find yourself in a more challenging situation than before the pandemic. Your Success Coach can assist you in applying for government funds until you get your feet back on the ground.

**Check out your options.** Success Coach, Christie Swick (West Michigan ERN) says, "I like to remind employees that if their children are eligible for full Medicaid, it is financially the best option for them to keep their children on the Medicaid and only put themselves on their employers insurance."

**Compare costs.** "Most of the time, insurance through your employer costs less for an individual than it does for a family plan. Another thing to consider is that your children can have both insurances. If they have a high deductible and qualify for Medicaid, the medical provider will bill their work insurance first and then Medicaid as their secondary. Medicaid can greatly lower out of pocket costs for medicine as well as for medical treatment and doctor appointments."

**Submit an application.** "The worst that can happen is they say you are over the income limit. Your Success Coach is happy to assist you with the application. It is an easy process that could really pay off." Safety nets are there for a reason. Set a time to meet with your Success Coach to determine community, state and federal resources in which you may be eligible. Sources: West Michigan ERN; USA ERN



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## Philosopher's Square

"We must accept finite disappointment, but we must never lose infinite hope."

- Martin Luther King, Jr.