

## Feature Article

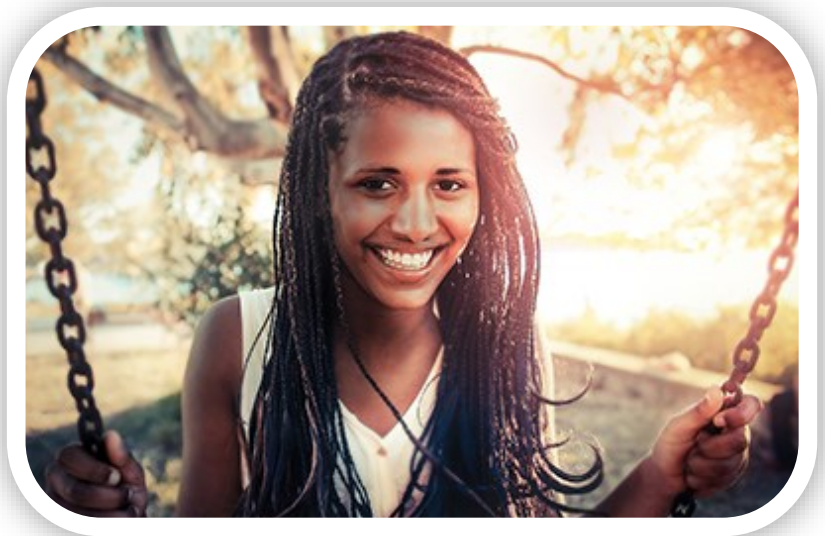
### Your Teen's SOS Signals

It's way past midnight, and once again your adolescent has broken curfew. Finally, she arrives home. When you ask for an explanation, she races past you without a word, runs to her bedroom and slams the door behind her.

Infuriating? You bet. But whatever you do, don't react on your emotions. "Instead, stay calm; get the facts and after everyone's had a chance to cool down, talk things out," says John Rowlett, M.D., a member of the American Academy of Pediatrics who specializes in treating adolescents. He offers these tips on how to communicate effectively about the problem:

#### How to communicate effectively:

- Go to a neutral setting and try to have both parents present.
- Other siblings or people should not be there.
- Start out by saying, "I am concerned about ..."
- Don't pass judgment or be defensive.
- Find common areas that you agree on and establish some rules.
- Discuss with your teen what would be a reasonable punishment.
- Forget any kind of physical contact as punishment; this will not work.
- Some teens communicate better in writing. Encourage your teen to write down their feelings.



When things settle down and times are good, review the boundaries you set. For example: "You know when your curfew is. If you break it, you have crossed the line and will be punished by ..." Remind your child of all the good times you have had together and how you have always been there for her.

Still, sometimes no matter how hard you try to do things right, they don't come out right and the behavior problems continue. While an occasional broken rule usually is not cause for concern, there are ways to tell if your child is having significant problems.

#### Here are some clear signals from your teen that he or she wants or needs help:

- A sudden, dramatic drop in school performance.
- A change in friends, eating, dress or favorite activities.
- Fighting or getting arrested.
- Substance abuse.
- Sexual promiscuity.

When your teen is sending these SOS signals, it may be time to get help. But remember, that doesn't mean you have to seek out a person with a therapy license (such as a psychologist or social worker). While these professionals certainly can help, your minister, a relative, or anyone else your child can identify with and you can trust can help, too. "And don't be afraid to call in the authorities; a cop intervening can straighten up a kid real fast," says Dr. Rowlett.



## This Month's Webinar: Funding College: 5 Steps Every Family Can Use to Build a Successful Plan

When it comes to paying for college, every dollar counts and families need a simple process to follow. In this terrific webinar, college expert Dan Bisig will share five steps every family can use to build their funding plan. Dan will share the most popular funding options available so that parents are equipped to have the "money talk" with their college-bound children.

Watch this webinar any time throughout the month of September when you log in to IMPACT on the Web at [www.MyImpactSolution.com](http://www.MyImpactSolution.com).

## Monthly Highlights



### Nutrition and the Family

September is Fruit and Veggies, More Matters

Month. The sooner you talk

to your kids about nutrition, the sooner they can start making smart decisions related to their own health and wellbeing. It's not easy to get kids to eat right. But, if you and your family work together, you can all start off on a path that leads to happier, healthier living. Visit the Health Tile for information on living a healthy life.



### Is Your Home Owner's Insurance Adequate?

As the overall cost of replacing a home has risen due to the impact of

multibillion-dollar natural disasters, it's hard to open an annual homeowners insurance bill without fear. Visit the Home Center within the Financial Tile for more information.

Visit [www.MyImpactSolution.com](http://www.MyImpactSolution.com)

Forgot your login information?

Give us a call at 800-227-6007.

## Eldercare Spotlight

### Credit Reports

If you are caring for a loved one struggling with their credit, it is important to understand credit reports, which are detailed records of an individual's history of borrowing money and paying it back and are used to assess financial habits. Your loved one can receive one free copy of their report from each major credit union every year. If you have Power of Attorney, you can request a copy of their report on their behalf.

Your loved one's credit report may contain inaccuracies, or potential warning signs of identity theft or exploitation. If anything on the report looks incorrect or suspicious, mail a copy of the report to the credit reporting agency your loved one received it from with the inaccuracies clearly marked, or submit an [online dispute](#). The Credit Reporting Bureau is obligated to investigate within 30 days of receiving the dispute, and must correct inaccuracies, delete any information they cannot verify and report the results of the investigation back to your loved one.

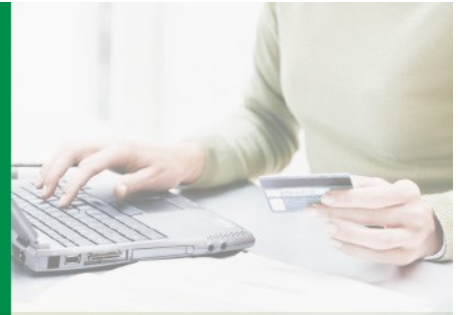
If you would like more information on how your EAP can be of assistance, give us a call today at 800-227-6007.

Contributed By: Benjamin Rose Institute on Aging

Information in IMPACT on Wellness is for general information purposes only and is not intended to replace the counsel or advice of a qualified health professional.

You can contact IMPACT Solutions for professional counseling and guidance 24 hours a day at 800-227-6007.

## Financial Services



### FEATURES AVAILABLE

- Comprehensive financial counseling to assist with debt management, creating a budget, preventing bankruptcy, and more
- Student loan education & counseling
- Financial Stress Test
- Housing counseling to assist with mortgage delinquency, foreclosure prevention, home buyer's mortgage, and counseling for renters
- Appointments available by phone, or face-to-face, Monday through Friday



***Did you know...* More than one in four employees (28%) report that issues with personal finances have been a distraction at work?**

If you have questions about a financial issue, speaking with a financial expert can help. IMPACT provides you with FREE financial counseling and coaching on a variety of topics including budgeting, credit reports, housing, bankruptcy, student loans, retirement, and more. We also offer a Financial Fitness Center with over 200 tutorials on personal finance, saving, and investment, as well as a full selection of financial articles, tip sheets, financial calculators, and other tools on our website.

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