

# CONNECTIONS

MARCH, 2018

VOLUME 4, ISSUE 3

## How Recognizing Patterns is Helping Me Avoid Future Debt

Jerian Watkins Ireland, [www.andthenwesaved.com](http://www.andthenwesaved.com) (Used by permission)

When I read "Get out of Debt" advice, I often get frustrated at its tone-deafness and overall uselessness. Telling people to give up daily Starbucks coffee or stop paying for cable packages is tired, outdated advice that ignores most people's financial reality. I've never been able to afford \$3 (or more) a day for coffee, and I don't know anyone under forty who ever has paid for cable TV, unless they're an avid sports fan. In that case, they aren't going to give that up due to a cable TV subscription being way cheaper than going to sports bars all the time.



I also get tired of financial advice that assumes that all debt is from bad spending habits. The only debt I have is from student loans, which stemmed from me not really understanding the gravity of thousands of dollars of debt when I was in college. I definitely could have spent my money better, but irresponsible spending is not the reason I left college owing more than \$50,000. That has more to do with our society pushing college as a necessity, but making it unaffordable for most people.

But even though I refuse to be shamed by condescending budget advice, I do recognize that my debt situation stems from personal choices, and that to get out of it, I must make better decisions. My experience with student loans has allowed me to spot patterns in my behavior, and in the world, that can help me avoid future debt. Here are some of the lessons I've learned.



Hello City Employees!

The EAP sees many people who are experiencing personal stress in their day to day living, but sometimes that stress comes from a problem that is not directly their own, but from needing and wanting to help someone else close to them. "Am I doing this right? What should I say? How do I help them?" These are common questions we hear from people who are struggling with a friend or family member undergoing a challenge of their own, and this March newsletter contains some articles and information addressing a few of those areas. These include a referral for support for individuals in the early stages of a dementia diagnosis and their support person(s), how not to enable an adult child battling an addiction, and how to talk to children after a school shooting or other tragedy. Debt is also a topic that causes stress for many families, but acknowledging that articles providing financial advice tend to all look pretty much the same after a while, we included one that we in the EAP felt provided a fresh perspective on this issue, with some tips we have not seen in many other articles. Finally, our Leadership Matters segment includes an article on how to avoid letting knowledge walk out the door when a member of staff leaves their work position, and how to better prepare for that transition.

As always, I wish you and your family well, and please continue to keep us in mind if you or someone in your own life is struggling and you would like a free and confidential place to organize your thoughts and obtain support and resources. We are here to help!

A handwritten signature in black ink that reads "Hailey Krueger".



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## Always Meet Early Deadlines

When I was in college, my student loans gave me the opportunity to pay the interest as it accrued, or leave it until later. Of course, the financially savvy option is to pay as you go. Of course, I didn't act frugally. I let the interest accrue until I was done with college, and those thousands of dollars in interest got added to my principal loan amount, and now are accruing interest of their own. Many private loans—such as those for cars, computers, and furniture—start off as interest-free, but if you don't pay off the whole balance by the time the interest-free period is over, you end up with a bunch of fees. So, always meet those early deadlines, pay off interest before it becomes principal, and remember, the faster you pay off a loan, the less interest you pay on it.

## Money Will Always Disappear

During my first year after college, I just made the minimum payments on my student loans. Once I did my taxes and saw how much interest I had paid, I knew I needed to hit those loans full-force. I decided to attack my highest interest student loan. For six months, I attempted to limit my spending and put money aside. I saved about \$1,000. I kept having unexpected car repairs, gifts for family, and other expenses pop up. So, I changed tactics. I went through the process of making a detailed personal budget and looked at the money I had coming in versus the money I had going out. In theory, I should have had an extra \$700 a month. So, I upped my monthly automatic payment on my high-interest loan by \$500. I still had enough wiggle room to pay unexpected expenses, and I finally started making progress. Basically, the lesson here is there always will be things that come up and take your money. When you allocate it for specific things, you're much more likely to make progress on your financial goals than if you put it away in general savings.



## Plan for Complications

Even though I wanted to hit my student loans full-force, I waited until I had more than \$1,000 in savings to start. That drastically helped when car repairs needed to happen. I have not kept that account consistently at \$1,000, but when it dips under that amount, I focus again on building it back up. I also have started making a point of doing home repairs and paying for other irregular expenses immediately, when I have the money, rather than putting it off until later. This reduces the chances of a bunch of expenses popping up all at once. When I got married, not much about my daily life changed, but it did affect my finances. Many of my friends have struggled with the transition of going back to school, while also balancing finances and work. Try to plan as much as possible, and consider what you'll do when unexpected expenses come up. It's not always possible to be completely prepared, but having thought about your options will reduce some of the stress when life inevitably happens.

## Life Won't Wait

Depriving yourself now to have more later isn't the answer. Focus on building sustainable habits and creating what you need to be happy. Part of this is learning what makes you happy and focusing only on that, eliminating the meaningless "extras" that commercialism tells us we need. You can learn more about changing your mindset instead of setting arbitrary decluttering goals in *How to be a Fearless Minimalist in a Cluttered World*.

Even though I have a long journey left on my student loan payoff, I did meet the milestone of paying off that high-interest loan. I also feel much more confident about my financial outlook when my loans are paid off, because I have these guiding principles that I've learned from this journey. In some ways, I feel like I'm in a better place with my tens-of-thousands of dollars of debt than my friends with just \$6,000 in consumer debt. At least I have strong financial habits to help me continue making progress.

# LEADERSHIP *Matters*

## Don't Let Knowledge Walk Out the Door

Jean Casanova, Alliance for Strong Families and Communities (Used by permission of [FEI Behavioral Health](#))

Whether due to retirement or other voluntary staff turnover, it is painful to lose experienced workers in any business for reasons often invisible and intangible. Relationships are disrupted, time needs to be spent on recruiting and onboarding replacements and, arguably most important, expertise is lost, resulting in delays and potential mistakes.

Fortunately, knowledge transfer practices are emerging to minimize the "brain drain."

### Interview the Expert

While all routine processes should be documented, the often unrecognized and greater risk is with processes that require a high degree of judgement, strong relationships or very specialized knowledge. Rather than sitting a retreating expert in a room alone to write a tome, take some time to interview her. With a few basic (but not obvious) questions, you will get a better idea of what needs to be done.

Questions to consider include:

- What could fall through the cracks when you leave?
- What tasks are at-risk if not done well?
- What responsibilities will require personal experience or judgement?
- What issues have grey areas in decision-making?
- What contacts or relationships should the organization know about?

### Two-Week Notice Scenario

If you have only a two-week notice, and if a replacement will not have any overlap time with the expert, record (audio or video) the answers to the questions provided above. If possible, break up the skills and ask different employees to connect with the expert on only one responsibility they will be covering until a replacement is hired.

### The Luxury of Time Scenario

If you are lucky enough to be given several months' notice, you can take a structured approach to identifying and filling knowledge gaps. Dorothy Leonard's [Critical Knowledge Transfer: Tools for Managing Your Company's Deep Smarts](#) outlines a technique called OPPTY (Observation, Partnering, Practicing and Taking Responsibility). Based on an apprenticeship model, the learner and the expert determine the skills the learner needs, collaboratively developing learning opportunities that move the learner from observing the expert to ultimately taking full responsibility for the skill.

This is a great way to go if you decide to deepen your bench strength by growing internal expertise. (If you decide to recruit experts from outside your organization, you can use this technique to better identify skills to look for in the applicant pool.)

### Retirement Date Unknown Scenario

Don't have a retirement date, but know it's coming? Be proactive and set up systems so early career staff can "ask an expert" in an online discussion or drop-in office hours. Build case reviews, lessons learned and after-action reviews into your culture to promote rich discussions about decision points and experts' reasoning. Start a mentorship program, or have experts connect others in the organization to their contacts.

Whatever timeframe or technique you choose, focus on the "know how" (true knowledge, or what is in people's heads) versus the "know what" (information that can be easily found).

Making knowledge transfer part of your performance management system will ultimately create a pathway for organizational resiliency in the wake of lost knowledge.



## Tips for Talking With and Helping Children and Youth Cope After a Disaster or Traumatic Event: A GUIDE FOR PARENTS, CAREGIVERS, AND TEACHERS

*Adult support and reassurance is the key to helping children through a traumatic time.*

Children and youth can face emotional strains after a traumatic event such as a car crash or violence.<sup>1</sup> Disasters also may leave them with long-lasting harmful effects.<sup>2</sup> When children experience a trauma, watch it on TV, or overhear others discussing it, they can feel scared, confused, or anxious. Young people react to trauma differently than adults. Some may react right away; others may show signs that they are having a difficult time much later. As such, adults do not always know when a child needs help coping. This tip sheet will help parents, caregivers, and teachers learn some common reactions, respond in a helpful way, and know when to seek support.

### Possible Reactions to a Disaster or Traumatic Event

Many of the reactions noted below are normal when children and youth are handling the stress right after an event. If any of these behaviors lasts for more than 2 to 4 weeks, or if they suddenly appear later on, these children may need more help coping. Information about where to find help is in the **Helpful Resources** section of this tip sheet.

### PRESCHOOL CHILDREN, 0–5 YEARS OLD

Very young children may go back to thumb sucking or wetting the bed at night after a trauma. They may fear strangers, darkness, or monsters. It is fairly common for preschool children to become clingy with a parent, caregiver, or teacher or to want to stay in a place where they feel safe. They may express the trauma repeatedly in their play or tell exaggerated stories about what happened. Some children's eating and sleeping habits may change. They also may have aches and pains that cannot be explained. Other symptoms to watch for are aggressive or withdrawn behavior, hyperactivity, speech difficulties, and disobedience.

- **Infants and Toddlers, 0–2 years old,** cannot understand that a trauma is happening, but they know when their caregiver is upset. They may start to show the same emotions as their caregivers, or they may act differently, like crying for no reason, withdrawing from people, and not playing with their toys.
- **Children, 3–5 years old,** can understand the effects of trauma. They may have trouble adjusting to change and loss. They may depend on the adults around them to help them feel better.

TIPS FOR TALKING WITH AND HELPING CHILDREN AND YOUTH COPE AFTER A DISASTER OR TRAUMATIC EVENT:  
A GUIDE FOR PARENTS, CAREGIVERS, AND TEACHERS

## EARLY CHILDHOOD TO ADOLESCENCE, 6–19 YEARS OLD

Children and youth in these age ranges may have some of the same reactions to trauma as younger children. Often, younger children want much more attention from parents or caregivers. They may stop doing their school work or chores at home. Some youth may feel helpless and guilty because they cannot take on adult roles as their family or the community responds to a trauma or disaster.

- **Children, 6–10 years old,** may fear going to school and stop spending time with friends. They may have trouble paying attention and do poorly in school overall. Some may become aggressive for no clear reason. Or they may act younger than their age by asking to be fed or dressed by their parent or caregiver.
- **Youth and Adolescents, 11–19 years old,** go through a lot of physical and emotional changes because of their developmental stage. So, it may be even harder for them to cope with trauma. Older teens may deny their reactions to themselves and their caregivers. They may respond with a routine “I’m okay” or even silence when they are upset. Or, they may complain about physical aches or pains because they cannot identify what is really bothering them emotionally. Some may start arguments at home and/or at school, resisting any structure or authority. They also may engage in risky behaviors such as using alcohol or drugs.

## How Parents, Caregivers, and Teachers Can Support Children’s Recovery

The good news is that children and youth are usually quite resilient. Most of the time they get back to feeling okay soon after a trauma. With the right support from the adults around them, they can thrive and recover. The most important ways to help are to make sure children feel connected, cared about, and loved.

- Parents, teachers, and other caregivers can help children express their emotions through conversation, writing, drawing, and singing. Most children want to talk about a trauma, so let them. Accept their feelings and tell them it is okay to feel sad, upset, or stressed. Crying is often a way to relieve stress and grief. **Pay attention and be a good listener.**
- Adults can ask the teens and youth they are caring for what they know about the event. What are they hearing in school or seeing on TV? Try to watch news coverage on TV or the Internet with them. And, limit access so they have time away from reminders about the trauma. Don’t let talking about the trauma take over the family or classroom discussion for long periods of time. **Allow them to ask questions.**
- Adults can help children and youth see the good that can come out of a trauma. Heroic actions, families and friends who help, and support from people in the community are examples. Children may better cope with a trauma or disaster by helping others. They can write caring letters to those who have been hurt or have lost their homes; they can send thank you notes to people who helped. **Encourage these kinds of activities.**
- If human violence or error caused an event, be careful not to blame a cultural, racial, or ethnic group, or persons with psychiatric disabilities. This may be a good opportunity to talk with children about discrimination and diversity. **Let children know that they are not to blame when bad things happen.**
- It’s okay for children and youth to see adults sad or crying, but try not to show intense emotions. Screaming and hitting or kicking furniture or walls can be scary for children. **Violence can further frighten children or lead to more trauma.<sup>3</sup>**
- Adults can show children and youth how to take care of themselves. If you are in good physical and emotional health, you are more likely to be readily available to support the children you care about. **Model self-care, set routines, eat healthy meals, get enough sleep, exercise, and take deep breaths to handle stress.**

TIPS FOR TALKING WITH AND HELPING CHILDREN AND YOUTH COPE AFTER A DISASTER OR TRAUMATIC EVENT:  
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## Tips for Talking With Children and Youth of Different Age Groups After a Disaster or Traumatic Event

### PRESCHOOL CHILDREN, 0–5 YEARS OLD

Give these very young children a lot of cuddling and verbal support:

- Take a deep breath before holding or picking them up, and focus on them, not the trauma.
- Get down to their eye level and speak in a calm, gentle voice using words they can understand.
- Tell them that you still care for them and will continue to take care of them so they feel safe.

### EARLY CHILDHOOD TO ADOLESCENCE, 6–19 YEARS OLD

Nurture children and youth in this age group:

- Ask your child or the children in your care what worries them and what might help them cope.
- Offer comfort with gentle words, a hug when appropriate, or just your presence.
- Spend more time with the children than usual, even for a short while. Returning to school activities and getting back to routines at home is important too.
- Excuse traumatized children from chores for a day or two. After that, make sure they have age-appropriate tasks and can participate in a way that makes them feel useful.
- Support children spending time with friends or having quiet time to write or create art.
- Encourage children to participate in recreational activities so they can move around and play with others.



- Address your own trauma in a healthy way. Avoid hitting, isolating, abandoning, or making fun of children.
- Let children know that you care about them—spend time doing something special with them, and make sure to check on them in a nonintrusive way.

**A NOTE OF CAUTION:** *Be careful not to pressure children to talk about a trauma or join in expressive activities. While most children will easily talk about what happened, some may become frightened. Some may even get traumatized again by talking about it, listening to others talk about it, or looking at drawings of the event. Allow children to remove themselves from these activities, and monitor them for signs of distress.*

TIPS FOR TALKING WITH AND HELPING CHILDREN AND YOUTH COPE AFTER A DISASTER OR TRAUMATIC EVENT:  
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## Helpful Resources

**Substance Abuse and Mental Health Services Administration Disaster Technical Assistance Center (SAMHSA DTAC)**  
Toll-Free: 1-800-308-3515  
Website: <http://www.samhsa.gov/dtac>

### Treatment Locators

**Mental Health Treatment Facility Locator**  
Toll-Free: 1-800-789-2647 (English and español)  
TDD: 1-866-889-2647  
Website: <http://findtreatment.samhsa.gov/MHTreatmentLocator>

**MentalHealth.gov**  
Website: <http://www.mentalhealth.gov>  
*MentalHealth.gov provides U.S. government information and resources on mental health.*

**Substance Abuse Treatment Facility Locator**  
Toll-Free: 1-800-662-HELP (1-800-662-4357)  
(24/7 English and español); TDD: 1-800-487-4889  
Website: <http://www.findtreatment.samhsa.gov>

### Hotlines

**National Suicide Prevention Lifeline**  
Toll-Free: 1-800-273-TALK (1-800-273-8255)  
TTY: 1-800-799-4TTY (1-800-799-4889)  
Website: <http://www.samhsa.gov>  
*This resource can be found by accessing the Suicide Prevention Lifeline box once on the SAMHSA website.*

**Disaster Distress Helpline**  
Toll-Free: 1-800-985-5990 Text "TalkWithUs" to 66746  
Website: <http://disasterdistress.samhsa.gov>

**Child Welfare Information Gateway**  
Toll-Free: 1-800-4-A-CHILD (1-800-422-4453)  
Website: <http://www.childwelfare.gov/responding/how.cfm>

### Additional Behavioral Health Resources

**National Child Traumatic Stress Network**  
Website: <http://www.samhsa.gov/traumaJustice>  
*This behavioral health resource can be accessed by visiting the SAMHSA website and then selecting the related link.*

**Administration for Children and Families**  
Website: <http://www.acf.hhs.gov/>

## When Children, Youth, Parents, Caregivers, or Teachers Need More Help

In some instances, a child and his or her family may have trouble getting past a trauma. Parents or caregivers may be afraid to leave a child alone. Teachers may see that a student is upset or seems different. It may be helpful for everyone to work together. Consider talking with a mental health professional to help identify the areas of difficulty. Together, everyone can decide how to help and learn from each other. If a child has lost a loved one, consider working with someone who knows how to support children who are grieving.<sup>4</sup> Find a caring professional in the **Helpful Resources** section of this tip sheet.

<sup>1</sup> National Center for Statistics and Analysis. (n.d.). Traffic safety facts, 2003 data: Children. (DOT HS 809 762). Washington, DC: National Highway Traffic Safety Administration. Retrieved from <http://www-nrd.nhtsa.dot.gov/Pubs/809762.pdf>.

<sup>2,4</sup> National Commission on Children and Disasters. (2010). National Commission on Children and Disasters: 2010 report to the President and Congress. (AHRQ Publication No. 10-M037). Rockville, MD: Agency for Healthcare Research and Quality. Retrieved from <http://archive.ahrq.gov/prep/nccdreport/nccdreport.pdf>.

<sup>3</sup> Children's Bureau. (2010). Child maltreatment 2009. Washington, DC: Administration on Children, Youth and Families; Administration for Children and Families; U.S. Department of Health and Human Services. Retrieved from <http://www.acf.hhs.gov/programs/cb/resource/child-maltreatment-2009>.



HHS Publication No. SMA-12-4732  
(Revised 2013)

# Stop Enabling Your Addicted Adult Child

Jeffrey Bernstein, Ph.D., [PsychologyToday.com](http://PsychologyToday.com) (Used by permission of the author)

Geno, an adult client of mine (not his real name), came in to see me, feeling very frustrated and angry. He described recently seeing his adult son's phone number (Geno is paying for the phone line) pop up on his Caller ID. It was Geno's day off from work and he had planned to decompress. But, he thought, after all, "This is *my* son, and I love him", so he accepted the call. As Geno listened to his son's slurred voice, he felt flooded with upsetting thoughts including, "What the heck is it now?", immediately followed by guilt for being highly suspicious of what his son was seeking.

Geno's son went on a twenty-minute rant about how his former boss was a jerk and that he still can't find another job. He mentioned that he had smoked less weed, but that he had no money for his rent payment. Geno mentioned that he had financial pressures too and his son immediately said, "Whatever, dad, don't worry about me!"

As the room started to spin, Geno, to his own amazement said, "Only this one time" but he knew his words had a hollow ring, since he'd said this so many times before. So, with mixed emotions, Geno later went to his son's apartment to "loan" him money to pay his rent. As usual, his son, with his beaming, broad charismatic smile, promised to pay Geno back, but he knew that will never happen. Geno thought about how this chaos is unsustainable (Geno's son is only twenty nine years old) and wondered when he will ever learn to stand on his own two feet.

Does the above scenario sound even remotely similar to your circumstances? Are you distraught and overwhelmed by your dependent, addicted adult child? Does the logic in your head get sideswiped by the emotional pain in your heart?

## Do you enable?

Enabling, is fixing problems for others and doing so in a way that interferes with growth and responsibility. Do you create an enabling dynamic for your adult child? If he, for example, buys a new audio system for his car instead of paying rent this would result in a consequence of losing an apartment. An enabler rushes in and removes the consequence, giving the adult child no reason or opportunity to learn a valuable lesson.

## Helping your adult child without enabling

Does helping your adult child tend to become a pattern of unhealthy rescuing? If you try to "save" your adult child every time he or she is in trouble, you may be making things worse in the long run. Do you struggle with knowing where to draw that fine (or not so fine) line between letting him learn how to stand on his own two feet and bailing him out? Parents, for sure, need to be thoughtful about how to assist their adult children without enabling them.





Adult children with addiction issues who remain overly dependent on their parents often are allowed to get into this situation because their parents enable them, as discussed above. Perhaps this relationship dynamic stems from parents who want to be needed. Setting boundaries with your adult child can sometimes be the best thing to do, even when it is hard to say, “I am here to listen and here’s what I can offer, but I also think you will feel better about yourself if you get some professional help (and attend twelve step meetings) and figure this out on your own.”

Whether you’ve got a 35 year old daughter who keeps asking for money while falsely claiming she will pay you back, or a 25 year old son who just can’t keep a job, adult children with addiction issues who behave immaturely can be stressful. I have seen many sad stories in my office of families with children over age 21 (in one case age 44!) who still are overly dependent on their parents. It can be very challenging for parents to set limits with adult children whom have become overly dependent. The parents often feel drained and emotionally depleted. They want their child to be happy on his own, yet they live in fear of not doing enough to help their child get there. This is by no means an easy situation!

In some cases these adult children may have significant mental health issues in addition to an addiction, such as depression or anxiety, which need to be addressed. At the same time, mental health treatment does not have to be mutually exclusive from the adult child contributing to their recovery in any way they can. Too many times, however, I see parents overly rescuing their children from their problems. While it may feel good for parents to do this, the implicit (or even explicit) message to the child is, “You’re not competent to make it on your own.” Parents in this situation can help themselves to be mindful of enabling their child by carefully considering the following questions:

- Does your child now act entitled to, and demand, things you once enjoyed giving—car privileges, gifts, perks at home, or rent money?
- Does it feel like you are living from crisis to crisis with your adult child?
- Do you sacrifice too much to meet your adult child’s needs?
- Are you afraid of hurting your child?
- Are you feeling burdened, used, resentful, or burnt out?

Dr. Jeffrey Bernstein is a psychologist with over 23 years of experience specializing in child, adolescent, couples, and family therapy. He has authored five books, including the highly popular [10 Days to a Less Defiant Child](#) (2nd edition, 2015), [10 Days to a Less Distracted Child](#) (2007), [Why Can’t You Read My Mind?](#) (2003), [Liking The Child You Love](#) (2009), and [Mindfulness for Teen Worry](#) (2018).

## Encouraging your adult child to live in her or his own skin—skin that’s also in the game

As children either graduate or quit school, they need to increasingly have “skin in the game” and strive toward being self-sufficient. This does not mean parents should abruptly put their adult child on the street. At the same time, the adult child needs to “own” his or her goals and plans to become self-reliant.

Sometimes, crises occur that send children back home such as a bad breakup, problems at college, or health issues. This is acceptable as long as there is a plan in place for the adult child to become independent.

Try not to be adversarial as you encourage your child to become more independent. The goal is to be supportive and understanding with a collaborative mindset. Be calm, firm, and non-controlling in your demeanor as you express these guiding expectations below to motivate your adult child toward healthy independence:

1. Encourage working children to contribute part of their pay for room and board.
2. Don’t indiscriminately give money. Providing spending money should be contingent on children’s efforts toward independence.
3. Develop a response that you can offer in the event that you are caught off guard. Agree that you won’t give an answer for a certain time period whether it be the next morning or at least for 24 hours. For example, the next time you get an urgent call that says, “I need money,” respond by saying, “I’ll have to talk it over with your father (or, if you are single, “I’ll have to think it over”) and we’ll get back to you tomorrow.” This will allow you time to consider it and give you a chance to think and talk about it beforehand. It will also show that you are remaining steady in your course while presenting a united front.
4. Agree on a time limit on how long children can remain at home.
5. If you can afford it, offer to help pay starting costs of rent on an apartment.
6. Make an agreement for decreasing contributions to rent until the child is fully responsible.
7. Remember that you always have the right to say, “I changed my mind” about a previous promise.
8. Set limits on how much time you spend helping your child resolve crises. Encourage the child to problem-solve by asking, “What are your ideas?”
9. Remember you are not in a popularity contest. Be prepared for your child to reject you. He or she will most likely come around later.
10. Attend support groups such as **Al-anon**. Only give spending money to an adult child consistently involved in treatment.

# JOURNEYS



## A Living Well with Early Stage Dementia Series

For Caregivers & People with Dementia

The diagnosis of Alzheimer's disease or another type of dementia is life-changing and leads to many questions.

**What will this mean for me and my family?**

**How do I plan for the future?**

**Where can I get the help I need?**

Join us for this three-part program and have a chance to hear from others who have been where you are discussing what you need to know, what you need to plan, and what you need to develop and work with your care team.

**3 Part Series:**

**Wednesdays | 1 pm - 3pm**

**April 25 | May 2 | May 9**

**Monona Public Library | 1000 Nichols Road, Monona**

RSVP Required: 608.203.8500 ext 8002 | [bnuttkinson@alz.org](mailto:bnuttkinson@alz.org)

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association®

  
Aging & Disability Resource Center  
of Dane County



*Thanks for reading,  
we hope you found the information useful!*

**You can reach any of us by calling the  
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To learn more about your external EAP services, please contact FEI at 1-800-236-7905 or log on to [feieap.com](http://feieap.com) and type username: madison.