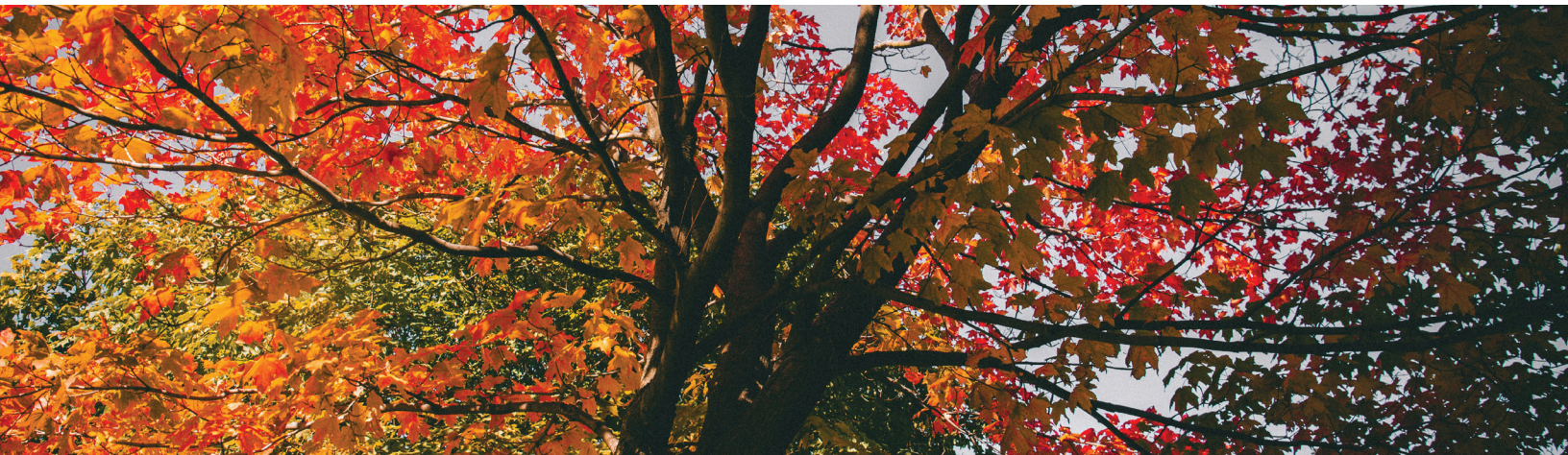




'Tis the Season for Planning Ahead

A little preparation now can mean less stress later.

The holiday season can bring a lot to look forward to, but it can also bring extra expenses, commitments and demands on your time. Planning ahead can help you feel more prepared, reduce last-minute stress and leave more room to enjoy what matters most.

Start early. Look ahead at what's coming and tackle what you can now. Spread out shopping, errands and other tasks so everything doesn't pile up at once.

Make a plan for spending. Decide what you're comfortable spending before the season gets busy. Set a budget for gifts, gatherings, travel and other expenses. Find ways to celebrate that don't add financial stress.

Protect your time. Keep track of upcoming events and commitments in one place. Before saying yes, consider what's important, what's optional and what you realistically have time and energy for.

Give yourself permission to say no. You don't have to accept every invitation or take on every responsibility. Setting limits can help you preserve time for the people, activities and traditions that matter most to you.

Share the load. You don't have to do everything yourself. Ask family members or others to help with shopping, meals, errands, chores or holiday preparations.

Leave some room in your schedule. Not every moment needs to be planned. Build in time to rest, recharge or simply enjoy the season without another item on your to-do list.

Your EAP is here for you. Even with careful planning, the holiday season can sometimes feel overwhelming. Your EAP is here to provide free support, resources and strategies to help you manage stress and navigate seasonal challenges. Visit [EAP4YOU.com](https://www.eap4you.com) to learn more.