

## Beyond the grind:

# 5 practices for a thriving life

When life gets tough, how do you move forward and take charge again? What does it truly take to move forward? How can you begin to thrive again? Even when it feels like there's no hope, the reality is that challenges often carry the potential for growth. Hard times can be turning points that lead to powerful, positive changes in your life. History shows us that great innovations and strategies emerge when catastrophe strikes. We're designed to shape our own destinies. If we can imagine something, we have the power to make it real. Explore the following ways to help yourself prosper.



Don't let the daily grind hold you back. If you need support in building a more thriving life, your GuidanceResources Program is here to help. Reach out now to access personalized guidance and resources.

- 1 Find motivation in fear**  
Fear commonly holds us back from pursuing our goals, whether it's fear of failure, rejection, or even success. **The first step to thriving is to acknowledge that fear and question what it's really telling you.** Often, it reflects limiting beliefs, not the reality of the situation. By overcoming these beliefs, we can push past fear and act, which is the true essence of thriving—not just surviving.
- 2 Keep your eyes on the goal**  
Our emotions are influenced by the things we choose to focus on. Putting emphasis on things beyond our control often leads to stress, worry, and depression. **Effective leaders focus on what they can shape**—what they have and what they aim for. Their vision goes beyond personal gain and seeks to make a positive impact. Such people are guided by principles like creativity, growth, dedication, and generosity. Make your journey out of decisions that move you closer to your desired outcome.
- 3 Commit to your decision**  
**When you clearly see your vision, a deep want drives out fear and fuels your determination.** With purpose in focus, you'll be ready to choose what matters most and commit fully to it. You can stay motivated by breaking your goal into smaller steps, tracking your progress, and reminding yourself regularly why you started.
- 4 Make your change definitive**  
After you've made the commitment, fully stand by it. Accept no further inner conflict or hesitation. **Make it clear to yourself that you must make it happen** and do not settle for less. It's not just wishing for change—it's a conscious commitment backed by determination and action.
- 5 Remember to be generous**  
One more essential of thriving in life is recognizing that **real fulfillment comes from giving.** It's not just about serving ourselves, it's about serving others, too. We're meant to contribute—it's a fundamental human need. Without it, life can feel empty. Ultimately, living with purpose is what it means to thrive.



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# Finances and fighting: Arguing over money

One of the most common sources of conflict in relationships is money. Whether it's one partner hiding credit card debt or avoiding conversations about bills, unresolved money issues can damage trust and intimacy between couples if left unresolved. Don't let disagreements about money hurt your relationship. Here are some strategies to help reduce money conflicts, strengthen your communication, and create a shared financial plan.



## How to avoid arguments about money

If you and your partner are having arguments over money, keep the following strategies in mind:

- **Communicate openly about finances.** Honest and empathetic conversations about money can help couples understand each other's financial habits, lower stress, and reduce conflict.
- **Create a shared financial plan.** Review income and expenses, then agree on priorities such as bills, savings, and discretionary spending. List all debts, from credit cards to student loans, and select strategies that fit your combined budget.
- **Seek professional support.** Even with strong communication and financial planning, some couples need additional support. If financial disagreements are escalating or unresolved, consider financial therapy or counseling by reaching out to your GuidanceResources® program.

## Financial topic FAQ for couples

### Should I tell my partner about my finances or ask about their finances?

Yes. Full transparency about income, debts, and assets helps build trust and prevents misunderstandings that can damage the relationship.

### What is financial infidelity?

Financial infidelity occurs when one partner hides accounts, spending, or debts from the other. This breach in trust can create long-lasting tension in the relationship.

### Should a couple have individual or joint accounts?

While there's no right answer to this, keep in mind that joint accounts can simplify bill paying and shared goals, while separate accounts preserve autonomy. Many couples use a mix of both.

If fights about money are affecting your well-being or relationship, **contact your Employee Assistance Program** for professional help that can give you the tools and perspective you need to move forward together.



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# Rising to everyday challenges



## Resilience is more than coping.

It's the measure of our ability to welcome challenges and change, overcome adversity, and adapt to achieve goals. Being resilient can also help protect you from depression, stress, and anxiety.

Some of the characteristics of resilient people include:

- Self-compassion and self-care
- Adaptability and flexibility
- Strong support systems
- Problem-solving skills
- Emotional control and regulation



## How to foster resilience and face challenges

While times of upheaval can be stressful, there are things you can do to cope with whatever challenges you face:



**Find a healthy balance.** Establish healthy routines that include proper nutrition, quality sleep, and regular physical activity to build your body's resistance to stress.



**Be positive.** Focus on what you can do and identify positive, problem-solving steps you can take when faced with a challenge.



**Look beyond the obvious.** Remind yourself that difficult situations are often temporary and part of a larger picture.



**Ask for help:** We all get stuck or have difficulty making progress. Getting help when you need it is crucial in building your resilience.

### Building resilience takes time and practice.

Not sure where to start? Contact your **GuidanceResources program** for tools to help you rise to everyday challenges.



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# Teaching your child about money

While school can teach a child the math skills necessary to understand currency, parents can educate their children about saving, earning, spending, borrowing, and sharing money and resources. These lessons will help them achieve financial independence once they are old enough to manage their own money.

## Teaching tips

1

**Establish a weekly allowance:** Reward your child with an allowance in exchange for chores. Be sure the tasks you assign are age-appropriate and agreeable to your child.

2

**Be consistent:** Give your child an allowance after all chores are completed satisfactorily. Consider increasing the amount incrementally according to age. Urge kids to save a portion of their weekly allowance for future financial goals, like school or a car.

3

**Use relevant examples:** Talk to your child about saving and spending in simple language that relates to their experiences. For young children, use the cost of that must-have toy. Offer more mature examples for teenagers.

4

**Introduce budgeting skills:** When your child is old enough to grasp the concepts, have them create a list of needs and wants, along with their associated costs. Show how long it will take to save for these items and how to establish a savings plan to reach these goals.

There are many ways to teach children the value of money, but the best way is by setting a good example as a financially responsible role model. To learn more about how to instill good money management behaviors in your children, reach out to your **GuidanceResources®** program to connect with an financial expert today.

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