IBH’s College Corner

Parents of sophomores and juniors… ATTENTION!!!

Many families won’t apply to colleges simply based on high “Sticker Prices”, feeling they are unaffordable. Did you know that “expensive” private colleges can end up costing less than “in-state” public schools? To compete for students, “expensive” private schools must provide discounts.

Recently released, last year’s average “discount” was 49.1%!!! Still think you should ignore those “expensive” private schools? But don’t think you can apply to ANY school and get that deal. This is where the work begins.

The “right” college fits the student academically, socially, and the family financially. You don’t want your kid transferring or changing majors. This adds on to the time in college, and to your costs. This process takes time and expertise. The potential cost of picking the wrong school could be tens of thousands of dollars. Are you willing to risk that?

Our college planning program can help you find the right college from day one. We help lower your stress. And you can sleep with the peace of mind that your student is getting the best education, and you are paying the best possible price.

Call us at (800)386-7055 to arrange your free 30 minute College Planning Consultation.

Verbal Abuse That’s Hard to Put Words To

Name-calling and being shouted at for a simple request are examples of verbal abuse. However, not all verbal abuse is easy to spot despite its damaging impact.

Recognizing verbal abuse and learning a different response are the way to empowerment, confrontation, and change. Three examples of verbal abuse many people overlook include: 1) abuse disguised as a joke (a joke meant to be funny but that makes you feel put down and victimized); 2) “whack-a-mole” (every time you speak, you are cut off so only the abuser’s opinion or statements are fully heard); 3) being reminded of the downside (when you share good news, the abuser replies negatively to undermine your joy).

Sun Safety and Your Skin

Whether you’re heading to the beach or the sunny heights, protect your skin from sun damage and the risk of skin cancer. The American Cancer Society recommends a minimum of SPF 30 to protect against UVA and UVB radiation. UVA contributes to dark patches, loose skin, premature aging, and DNA damage. UVB causes eye problems, sunburn, and also DNA damage; it is the DNA damage that causes skin cancer, the most dangerous of which is melanoma. A total of 3.5 million cases of non-melanoma skin cancer are diagnosed every year in the United States, and 80,000 cases are diagnosed in Canada. Learn more at cancer.org

Alcohol Use and Breast Cancer Risk

Drinking just one glass of wine or another alcoholic drink per day increases the risk of breast cancer, the American Institute on Cancer Research found after examining numerous studies. The finding has their highest level of confidence. However, vigorous exercise such as running or fast bicycling decreases the risk of both pre- and postmenopausal breast cancer. Strong evidence confirmed earlier findings that moderate exercise decreases the risk of postmenopausal breast cancer, which is the most common type of breast cancer. Must read: www.aicr.org [search: “New Report on Breast Cancer”].

Danger of Drowsy Driving

Sleepy drivers with less than four hours of sleep are 11 times more likely to experience a car crash than drivers with 7 hours of sleep the night before. Twenty-one percent of all fatal highway crashes involve drowsy drivers. Drowsy driving reduces alertness and attention the same way as being drunk or texting does. Know the signs of drowsy driving. These include lane swerving, falling asleep while stopped in traffic or at a traffic light, sudden braking (when the driver realizes he/she has fallen asleep and awakens in fright), slow reaction time, and poor decision making. There are many ways to increase alertness, but the best way is to pull over and take a nap. Source: www.uab.edu [search “sleepy drivers”].

Fatigue and Productivity

Frequent fatigue affects one out of three workers. Overwork, multitasking, and workplace demands are the main culprits. Although work pressures can feel inescapable, the strain you experience from them combined with communication and information-sharing technology makes fatigue a major health issue for the modern workplace. Work-life boundaries blur, making it seem like work is endless. We are more likely to hear about a major contract closing in the middle of the night by text than at work the next day! Proper management and awareness of fatigue is a personal health responsibility in the
Fatigue is not just feeling tired. You feel exhausted, slow, and lethargic. Fatigue can lead to cognitive errors, safety infractions and injury, coworker conflicts, a higher risk of depression, health problems, and negative impacts on children and families. Ironically, it is not work per se that creates fatigue; rather, it is how you work that creates fatigue. Fatigue builds with effort and decreases with rest. You can combat fatigue by working intensely in the morning, much more slowly in the middle of the day, and then intensely at the end of the day. Or simply plan breaks—go for a walk for a change of scenery or spend time in a quiet room. Don’t just rest when you feel tired. Make rest a part of a healthier day. For more information, visit https://ideas.darden.virginia.edu [search: give it a rest†].

Don’t Let Worry Wear You Out
“Worrying doesn’t take away tomorrow’s troubles, it takes away today’s peace,” wrote composer Randy Armstrong. Worrying is part of our survival makeup; when we worry, we consider threats and how to respond to them. However, when worry chronically interferes with happiness, then it’s time for an intervention. Don’t accept worry as a disability, and don’t be frustrated when you fail to block out what’s worrisome. This suppression causes worry to linger in the background, making you feel half-present and weighed down during fun activities with loved ones or during pleasurable events, which then lose their luster and joy as a result. Seek help from counseling resources available through your employer or get a referral for professional counseling. Help for excessive worry is a broad field of healthcare because it is a common issue. The good news is that many practical exercises, stop-worrying techniques, and educational tips are available to help you get your life back.

Be Perceived as a Potential Leader
If you don’t supervise others, you can still demonstrate leadership skills by practicing the work habits of good leaders: 1) Be genuine and praise others when they deserve it, making sure to articulate what they did well. This is a leadership skill that helps develop talent. 2) Have clear goals for what you want to achieve in your position. This demonstrates engagement with the organization. 3) Practice empathy to perceive others’ needs, not just your own. Empathy shows that you value and invest in relationships. 4) Be a great listener and prove it by asking effective questions. Effective questions tend to be thought-provoking, solve problems faster, and show that you can listen, learn, and suspend judgment. 5) Practice positivity with an attitude that encourages others to also be upbeat and productive. 6) Identify outstanding traits in others and help them see them too. Practicing these skills may help you get tapped for a management position someday.

Managing Emotions
Not all employees remain calm and collected when faced with change, disappointments, loss of resources, serious delays, and major stressors. Managing one’s emotions demonstrates maturity, self-control, and focus, and it helps prevent negativity from affecting others. For this reason, the ability to manage one’s emotions in the workplace is considered a valued soft skill. To gain better control of your emotions, practice two principles: 1) catch yourself when you experience an emotional response to a difficult workplace incident; and 2) focus on the best way to respond to it to remain level-headed. If you are not familiar with staying focused in this way, just remember that it takes practice, but it works. Keep a diary, and you will be able to cultivate this skill. Learn more at http://knowledge.wharton.upenn.edu [search: “emotions workplace”].