



## Tired, Stressed, Worried or Confused? Use Your HELPS Benefit to Gain Clarity and Control

We know it's tough out there right now. Financial stress and uncertainty, piled onto the enormous pressures you face as a graduate or professional student, can add up to some major burdens. Under such circumstances, it can be difficult to see clearly what your next move should be.

Wood & Associates, the Tampa-based provider of your confidential Health Enhancement for Lifelong Professional Students program, would like to remind you about the advantages of your free HELPS benefit.

You don't have to fly solo.

Call us sooner, rather than later, when your life starts to go off-balance. It can happen to anyone.

Even the most highly educated professionals and their families can experience unexpected turbulence. No amount of education can prepare you for some of those situations.

The professionals at HELPS are skilled at

listening. We can offer you a calm and competent voice when you need it most. We can talk you through a mid-course correction or point you to resources—financial counselors or community resources, for instance—who will help you get back on track.

**HELPS has added resources for the financially stressed.**

When your budget is already stretched thin, tuition increases, reduced hours at work, the loss of a family member's paycheck, an interest rate hike or an unexpected expense can cause enormous stress.

HELPS has expanded its network of resources to help graduate and professional students at USF and their families cope with financial challenges. Counselors and other financial experts can assist you with debt management, creditor issues, tax difficulties, looming foreclosure, and long-term financial planning. These confidential resources are just a phone

# HELPS

Health Enhancement for Lifelong Professional Students

call away.

We provide a safe place for discussing personal, educational and on-the-job challenges.

Sometimes all you need is to let off steam about your workload, the pressures of the competitive graduate school environment, an advisor, a colleague, or a family member. Maybe you are concerned about changes in your program, are worried about meeting deadlines, or are simply exhausted trying to live up to your own and others' expectations.

Other times you may be faced with issues that challenge your sense of competence and coping ability. The professionals you will meet at HELPS are ready to listen and guide you toward solutions that fit within your value system.

Uncertain times require extra resilience. We can help you develop it.

Uncertainty can distract you from your goals or cause you to withdraw from others. Yet it's genuine human contact that can increase your ability to cope with sudden and unexpected change. As part of your personal support system, HELPS professionals can

help you sort through complex challenges and regain clarity in your focus. We can help you learn stress management techniques, develop resilience that will help you overcome personal and professional setbacks, learn communication skills that will help you excel, and guide you to other resources that can help you achieve your career goals.

**We care about your wellbeing.**

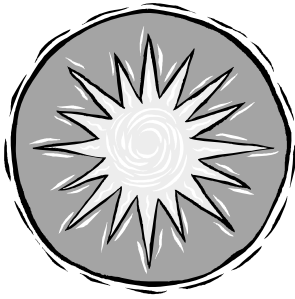
"Most people, at some point in their lives, experience a major life stress," says Gary L. Wood, Psy.D. "It might be a financial setback, a relationship crisis, the death or illness of a

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***A free consultation with HELPS is yours for the asking.***

*We want you to thrive, not just survive, at USF. The Health Enhancement for Lifelong Professional Students program is a free benefit that goes along with your enrollment. We can assist when you're not sure where to turn.*

*HELPS is available for you 24/7: **813-870-0184***



**HELPS 24-hour  
phone line:  
813-870-0184**

HELPS is administered by:

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Tampa, Florida 33614

## *HELPS: A Free Resource Available Anytime*

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parent or close family member, drug or alcohol dependency, problems with children, or trauma from an accident or act of violence. Sometimes there are multiple sources of stress. Some people have a remarkable ability to manage major life stress on their own. Yet it can be a sign of resourcefulness, not weakness, to ask

for help. When problems grow beyond your ability to deal with them, allow the people of HELPS to serve you. We can help you work through emotional, physical, social or work issues in a healthy way.”

### **Take the first step.**

Nearly everyone finds it difficult to begin talking about a problem. Most

problems are not easy to define and have been around long enough to have become complicated. Making the first contact by calling HELPS can be a major step in resolving a challenging problem. Remember, the people you talk to will be warm, sympathetic, and understanding. ■

### HELPS: Frequently Asked Questions

**How do I know it's confidential?** Your contact with HELPS is confidential as provided within the parameters of professional ethics and statutes.

**Who can use the program?** The services of the HELPS program are available to you and any family member eligible for insurance benefits whether or not they are currently covered under your policy.

**What does it cost?** By arrangement with the University of South Florida, the first three visits by you and/or each of your family members to HELPS are free of charge. Additional contacts may be covered by your medical insurance plan. If testing is recommended, the costs may be at your own expense or may be covered by your medical insurance. If you are referred to other resources, charges may apply.

**How can I learn more about HELPS?** Call us at **813-870-0184**. We are here for you 24/7.

### HELPS Can Assist You With These and Other Issues

Financial challenges including credit, debt, foreclosure, money management, cash flow and tax issues.

Financial planning and budgeting

Career and professional development

Communication

Alcohol/drug use/abuse of a personal or family nature

Problems that can be resolved by counseling or therapy:

- Marital problems
- Troubled children/adolescents
- Distress, anxiety, depression, other emotional concerns
- Anger management

Problems that are typically resolved by the courts:

- Divorce, child support
- Property/lease suits
- Court orders
- Imprisonment

Other areas of concern:

- Elder care
- Local social services
- Learning disabilities
- Battered spouse
- Vocational/aptitude testing
- Immigration
- Sex counseling

Crisis situations such as rape, assault, robbery, suicide or other life-threatening trauma.