

EAP & PAP Newsletter

June 2026

Financial Wellness and You



I took my walk and counted steps and calories. I checked my weather app and the temperature. I evaluated my energy level between 0 (“not exercising today”) and 10 (“I’m up and ready to be awesome”). Drank a cuppa coffee, packed my husband’s lunch, fed the dog, and opened my computer. Good to go. And what popped up on my screen was a question: “**Do you know your Financial Wellness?**” What... my financial wellness?

Most of us know when we’re feeling physically tired or emotionally stressed, and we recognize when our mental health needs attention. But financial wellness? That can be harder to define. Financial wellness is not just about how much money is in your pocket or your bank, although those are good indicators that you can get through the day or not. Wellness, whether physical, mental, emotional or financial, is really about knowing yourself deeply and honestly and having a healthy relationship with the realities of your life. So, how do you take your “temperature” of your financial wellness?

Ask Yourself:

- 1 What messages about money and finances did you learn growing up?**
Did your family talk openly about finances? Was money viewed as good or evil, security, stress, success, or something not discussed at all? Did anyone teach you budgeting or money management skills?
- 2 Do you live in a constant background hum of financial stress that distracts you?**
Many people live with ongoing financial worry that quietly follows them through the day. Does it distract you from your goals, your hopes, dreams, relationships, or your peace of mind?
- 3 What does financial stability mean to you?**
Financial wellness looks different for everyone. For one person it may mean paying bills comfortably; for another, having emergency savings or planning for retirement.
- 4 How do you deal with unexpected financial changes?**
Life happens—car repairs, medical expenses, family emergencies, rising costs. Have you developed a plan for navigating financial surprises or are you just hoping it will just take care of itself?
- 5 Are you managing your finances or avoiding them?**
Many people put financial concerns on the “I’ll deal with it later” shelf. But wellness isn’t built on avoidance. It grows from awareness, planning, and small actions taken over time.

As the costs of daily life continue to rise and uncertainty about the economy affects households across Hawaii and beyond, it can be easy to fall into a cycle of worry. But wellness asks us to pause, take a breath, and thoughtfully consider our next steps. Financial stress is one of the most common challenges people experience. The good news? Much of the anxiety around money can be reduced with planning, support, and honest conversations. Let’s take a look at what “Financial Wellness” is all about...

[Continued...]



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Counselors are available across Hawaii.
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Core Components of Financial Wellness

According to the Consumer Financial Protection Bureau (CFPB)

Day-to-Day Control over finances

Managing income and expenses to stay within a budget

Financial Resilience

Having savings and resources to handle unexpected emergencies

On track to meet goals

Having a plan to achieve long-term goals such as retirement or paying off debts

Freedom of choice

Having the financial flexibility to enjoy life, such as going on vacations or pursuing hobbies

Most importantly, consider your personal relationship with money.

Is money your friend, or your enemy?

Does it create a sense of security, or does it trigger stress and worry?

Do you have someone to talk to?

You don't have to navigate this alone.

- Your Employee Assistance Program (EAP) is here to help.
- Confidential, free to eligible employees and covered family members.
- Ready to connect you with the support you need.

Financial wellness is not about having everything figured out.

It's about understanding where you are today.

And taking one healthy step at a time.

Author: **Vali Hawkins Mitchell**, PhD, LMHC, CEAP, General Partner



Articles On Our Website

Did you know about all the resources available to you from your EAP's website?

Here are a few examples:



MINDFUL EATING

Mindfulness simply means paying attention. Instructions: Always stop first and take a moment to look at your food...

[Read More](#)



LONG-TERM CARE PLANNING

There are many issues to think about in caring for your aging parents or loved one...

[Read More](#)



WHEN A COWORKER IS LAID OFF / FURLOUGHED

In some ways you and your coworkers are like a family. You work together and may also...

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CREDIT MANIA

"Charge it." For some of us, just saying this has become more of a problem than a convenience. In fact, though most of us have...

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52 Weeks of Affirmations

SIGN UP FOR 52 WEEKS OF AFFIRMATIONS

You can sign up to receive affirmations every week for a year!

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EAP and PAP provide free short-term confidential counseling and work/life services, provided to you by your employer, that can assist in identifying and resolving issues that may be interfering with your job or personal life. Access to our experienced counselors and work/life services is available across the Islands and can be contacted by phoning or emailing our Honolulu office.



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