Credit Education Month: Re-establish Good Consumer Credit & Raise Your Credit Score

While there are a lot of websites and Internet ads that promise to “repair” or “fix” your credit report & credit score (for a fee, of course), the truth is that there is no quick fix to reestablishing good credit. There’s also no reason to pay someone to help you, as all of the necessary steps to repairing bad credit can be done with little to no money. If you are willing to work hard, and be patient, you can mend your credit.

The first step is to review your financials to determine how much you can afford to pay for each of your bills. Working with a nonprofit consumer credit counseling agency, or on your own, you should establish a working personal budget to use, taking into account all of your bills, your minimum payments, & incoming salary. Remember that you may need to cut back in some areas, but it’s important that you are able to make some payment for every one of your bills, each month.

Next, contact your creditors & discuss your situation with them. Using your personal budget, explain that you are unable to make the full payments. Commit to making a smaller, ongoing payment. In this situation, communicating with your creditors can help if you are dedicated to making regular payments. It’s important that you contact your creditors before your accounts are turned over to a collection agency. You may consider consolidating debt to lower interest accounts — this isn’t for everyone, so make sure you fully understand how debt consolidation works.

Finally, you’ll have to wait. Accurate negative information can only be removed with time. Don’t be discouraged however; as you make payments & add positive information to your credit report, your creditworthiness can improve. Current information is generally weighted more heavily than older information. In the meantime, opening a savings and/or checking account, as well as a secured credit card, can help you reestablish good credit.
Meet Our New Hires

HollyAnn Mitchell
Secretary II-COB

Linda Scott
Learning Technologist

Tiffany Ray
Academic Advisor

Brandon Barron
Academic Advisor

This month Julia has gone above and beyond for the university and for the Professional Development committee. We had an emergency where we needed someone to cover a training session on short notice and Julia stepped up to the plate and filled in. She has shown great enthusiasm for the new FiSH! Philosophy we are implementing and she really has taken this philosophy to heart. She participates in our meetings and provides intelligent and insightful suggestions. She really helped us bring the philosophy together with all her knowledge. Julia has been an asset to our committee and we could not have done it without her. I feel she deserves to win because what she does for the university usually goes unrecognized.
Texarkana Arkansas Border City Exemption

In order to claim the Texarkana Arkansas Border City State Tax Exemption, the Texarkana Employee’s Withholding Exemption Certificate from the State of Arkansas must be on file with Payroll Services. If your physical residence changed in the last year between the states of Arkansas and Texas or if your ability to claim the Texarkana Arkansas Border City Exemption changed, go to the link on the Payroll Services website. Or, use the following link:

http://www.tamut.edu/Administration/Payroll/Forms/AR4ECTX1.pdf

It is the employee’s responsibility to notify Payroll Services within seven(7) days after any change to initiate or cease the withholding of the Arkansas State Income Tax(SIT).

If your current State of Arkansas withholding is correct, no action is required.

If additional information is needed, contact payroll@tamut.edu.

Have you seen TAMUT’s Degree of Difference videos?

Check them out and find out what being an Eagle means!

https://www.youtube.com/user/TamuTTube/feed?activity_view=1

Town Hall with Dr. Cutrer - Rescheduled

The Town Hall meeting with Dr. Cutrer has been rescheduled for 12:00pm Wednesday, March 4th, in UC 210. Please plan to attend the meeting to hear about her testimony before the Texas legislature regarding our appropriations requests for the next biennium and to discuss any topics of interest regarding our university.

Daylight Savings is March 8th!

Don’t forget to Spring Forward!
Employee Enhancement

Think Cool

Stand as tall as possible throughout the day by pretending that you’re getting ice water poured down your back. Makes you shiver just thinking about it, huh? This position will help not only by strengthening your core muscles, but also by boosting your caloric expenditure, forcing your body to maintain this position, said fitness expert Jay Cardiello, editor-at-large at Shape.

Financial Fitness

On the heels of the expense of the holidays, comes tax season, another time of pretty significant stress for most of us. In addition, some of us are also faced with renewing deductibles around this time of year. The overwhelming burden of these stressors can lead to increased stress that may inadvertently tempt us into either avoiding the stress, or engaging in unhealthy coping mechanisms. There are a few behavioral steps you can take to help ease anxiety and proactively handle your financial issues:

1. Avoid avoidance: As tempting as it is to stick your head in the sand, avoid bank statements, credit card bills, and insurance websites, you are not only delaying the inevitable but possibly increasing stress by leaving important decisions to the last minute. If you find yourself becoming easily overwhelmed, break your overall financial tasks into smaller goals. Write down due dates and make a plan to set aside time prior to those dates.

2. Communicate: Money can be one of the biggest hot button issues for couples. If finances are becoming an issue, set aside extra time on no less than a weekly basis to talk to your spouse about your financial circumstances. Even if one of you is primarily responsible for the bills and payments, both parties should be aware of the current situation. That way, it can make planning and budgeting easier, and take the burden off of both of you.

3. Take advantage of resources: Through Deer Oaks EAP Services, you have access to free, unlimited, telephone financial consultations. If you have been completely overwhelmed, or are looking to start the year off by proactively monitoring your finances, rely on free, confidential and professional resources. Our financial consultants can advise on issues such as debt, budgeting, and planning for college or retirement.

By: Kira Rogers, Psy.D, HSP-P
Regional Clinical Manager - Deer Oaks EAP Services, LLC

An EAP Reminder


Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.
Is It Assertiveness or Aggressiveness?

It’s important to hold your ground in a tough office environment without coming across as angry or aggressive. Knowing where the line is between assertive and aggressive can make or break your career, say business experts. Assertiveness is an important skill that’s necessary for running a team or advancing your career, while aggression stems from disrespecting boundaries and getting overly frustrated in the workplace.

Body language can be a key to identifying aggression, says entrepreneur Karen James. Aggressive people may make strong physical and verbal gestures as they communicate, such as swearing or pounding a table. Their faces may turn red, too.

If you’re inspiring fear rather than respect, that can be a sign that you’ve crossed the line into aggression, says Bridget Loudon, Expert360.

Making threats is definitely an aggressive tactic, says behavioral researcher Dan Gregory. Being assertive, on the other hand, is based in rational, clear communication and is focused on outcomes and actions, not personalities. It also doesn’t involve blame or emotions, says executive coach Virginia Mansell. Putting your feelings aside and focusing on how actions affect the organization can help you stay assertive without getting aggressive.

If you’re working in an aggressive office, you might find yourself taking on aggressive tendencies in self-defense. Try to stick with clear, unemotional language when communicating, and keep things professional instead of crossing boundaries by swearing or using other threatening language or gestures.

Source: http://www.businessmanagementdaily.com/41668/is-it-assertiveness-or-aggressiveness

Q. Can you recommend a quick conflict resolution strategy that supervisors can use? Is there such a “formula” – an A, B, C approach? Then, if that doesn’t work, we can refer to the EAP.

A. There are thousands of books on conflict resolution, each with variations on the subject. This shows the difficulty in a cookie-cutter approach. However, where conflict resolution between two employees exists, changing the dynamic to elicit more cooperation between warring parties can help speed a resolution; for example, insistence by management that the conflict be resolved and having participants face some sort of penalty or consequence for failure to do so. Instantly the dynamic is one of cooperation, with the conflict itself, not the other party’s perceived unreasonable demands, the bigger problem. If your organization is interested in using a mediator to resolve an ongoing conflict within the workplace, statewide mediation services are available.