



News Release

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The Holidays are Fast Approaching “Plan Now, Don’t Pay Later”



Tampa, Fla. (December 1, 2008). Financial times are tough for a lot of people and holiday spending is going to come up fast. With the holiday season fast approaching so too is the increase in the amount of money consumers will spend on their friends, family, loved ones, pets and themselves. Although holidays can be a joyful time, the months to follow can be filled with anxiety and stress over the money we spent.

We know that more and more Americans increase their spending and credit card debt over the holiday season. This is not to scare people, but it is a fact. The good news is that there is help. Lets first start by asking a few questions:

- What is my spending plan?
- Do I have a plan?
- Do I have a budget/spending limit?
- What is my current cash flow?
- Will I have enough money to cover what I purchased?
- Should I use my credit cards?
- Who can I call to help guide me in developing my plan?

Let's look at the last question, "Who can I call to help guide me in developing my plan?" Remember that the Employee Assistance Program (EAP) is a benefit available to all employees and dependents of companies contracted with Wood & Associates for providing confidential free professional assistance 24-hours a day, 7 days a week. Remember that you or a dependent may contact the EAP regarding any concern that you might have – you don't have to wait until a problem becomes big to seek help. Above all, keep in mind that concerns develop over time but the way you address them can be changed. Your EAP will help you have access to accredited, experienced, and objective financial counselors, and this confidential service is provided at no cost to you. This is one gift you won't have to pay for later.

About Wood & Associates

Wood & Associates is an Employee Assistance Program and behavioral health consulting firm that helps employers maintain productivity, safety and behavioral health in the workplace. Wood & Associates is a pioneer in the Employee Assistance Program (EAP) industry and has served employers and employees in the greater Tampa Bay area and nationwide since 1982. The firm's diverse group of clients includes a number of major employers who also contract for its mental health and substance abuse services.

Gary L. Wood, Psy.D., founder of the Wood & Associates consulting practice, is a pioneer in the field of Employee Assistance Program (EAP) services. Since 1979, his practice has centered on providing solutions to employee and organizational problems. Wood is a licensed clinical psychologist, a member of the National Register of Health Service Providers in Psychology, and a graduate of Rutgers

University, West Georgia College and Mercer University.

Patricia N. Alexander earned a Ph.D. in mental health counseling at the University of Florida. Trained in critical incident stress management through the International Critical Incident Stress Foundation, she is a Florida Licensed Mental Health Counselor and nationally certified counselor. Through her work experience she has addressed all types of critical incident situations, including explosions, multiple homicides, suicides, line-of-duty deaths, serious accidents and robberies. Alexander conducts training on stress management for law enforcement and businesses, and has developed peer support programs for law enforcement and industry. Alexander is an educator and consultant on a wide variety of behavioral health concerns.