

Special Issue

Resident Assistance Program Newsletter

## Tired, Stressed and Worried? RAP is Here for You, Anytime.

We know it's tough out there right now. Financial stress and uncertainty, piled onto the enormous pressures you face as a resident, can add up to some major burdens. So we'd like to remind you about an important benefit that comes to you as part of your residency at USF College of Medicine—the confidential services of the Resident Assistance Program.

#### You don't have to fly solo.

Call us sooner, rather than later, when your life starts to go offbalance. 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. We understand the pressures you face. The professionals at RAP 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.

### RAP offers resources for the financially stressed.

When your budget is already stretched thin, the loss of a family member's income, an interest rate hike or an unexpected expense can cause enormous stress. RAP has expanded its network of resources to help residents 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 call away.

2009

## RAP offers a safe place for discussing personal, family, and on-the-job challenges.

Sometimes all you need is to let off steam about your workload, a colleague, or a family member. Maybe you are concerned about changes in your program, or about how you can continue to work such long hours.

Other times you may be faced with issues that challenge your sense of competence and coping ability. The professionals you will meet at RAP 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

# CONFIDENTIAL

## In a high-tech world, we offer a personal and caring approach.

Consider the dedicated, caring and non-judgmental professionals at the Resident Assistance Program your first line of defense. We're tuned in to the pressures you face as a resident. When current conditions put the squeeze on your time, energy and finances, we can help. You can contact us to air your deepest concerns about money, relationships and your career in a safe environment. Authentic and empathetic, our professionals can help you stay on track toward your most cherished career and personal goals.

Remember, your calls and visits to RAP professionals are confidential.

An added benefit of RAP is the free quarterly RAP newsletter, which covers topics residents face. Find current and back issues at www.woodassociates.net/RAP

increase your ability to cope with sudden and unexpected change. As part of your personal support system, RAP 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, and guide you to resources that can help you achieve

Continued on page 2

#### RAP Hotline: (813) 870-3344 Available Around the Clock

RAP Provider Wood & Associates' Main Office: Habana Medical & Professional Bldg. 4700 North Habana Avenue, Suite 300 Tampa, Florida 33614.

The building is just north of the intersection of Martin Luther King, Jr. Boulevard and Habana Avenue.

#### RAP: Here for You, Anytime (continued)

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, marital difficulty, separation or divorce, the death or illness of a close family member, drug or alcohol dependency, or a crisis with a child or adolescent. 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 RAP to serve you. We can help you work through emotional, physical, social

The free, confidential Resident Assistance Program is offered by Wood & Associates for residents in the University of South Florida College of Medicine. The RAP Hotline, (813) 870-3344, is as close as your phone.



Managing debt, making financial decisions, planning for your family's financial security, and other topics are among those covered in the RAP newsletter *Money Matters* column. The column is contributed by Julio C. Muniz of Tampa-based Muniz and Associates. Mr. Muniz is a Certified Financial Planner (CFP) and a Chartered Life Underwriter (CLU).

For more information find Muniz and Associates online at www.munizandassociates.com. or work issues in a healthy way."

#### Taking 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 your RAP can be a major step in resolving a challenging problem. Remember, the people you talk to will be warm, sympathetic, and understanding.

#### A RAP Refresher

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

**Who can use the program?** The services of the Resident Assistance 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 College of Medicine, the first three visits by you and/or each of your family members to your RAP 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 if RAP can help me? We know that you have extremely busy schedules and we will make it easy for you to access help 24/7. Call us at (813) 870-3344.

#### Problems Your RAP Can Help Resolve

Problems that can be resolved by counseling or therapy:

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

Problems that are typically resolved by the courts:

- Divorce, child support
- Property/lease suits
- Court orders
- Imprisonment
- Other areas of concern:
- Care for aged/infirm
- 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.