



# EMPLOYEE ADVISORY SERVICE NEWSLETTER

Welcome to the NJ Civil Service Commission's Employee Advisory Service (EAS) Newsletter! EAS is committed to improving the quality of life for all New Jersey Civil Service employees by encouraging a good work-life balance. **The EAS Employee Newsletter** contains useful articles and information for managing various well-being and work-life issues in order to create a healthier, happier, and more productive workplace.

## How to Cope with Anxiety During Difficult Times

This past year, our world has been faced with a series of difficult and stressful circumstances that have left many of us feeling anxious. This timely session will discuss several practical approaches to dealing with anxiety including managing our self-talk, expressing our emotions, and seeking appropriate support from others.

When:  
Tuesday, August 25th  
2:00 PM - 3:00 PM ET

REGISTER NOW 

## Survey

**EAS wants to hear from you!**

We want to open up conversations on how positive habits drive happiness and culture change. We want to know how you are managing.

**To start this conversation, please respond to our one-question survey using the following link:**

<https://www.surveymonkey.com/r/EASemployeesurvey620>

# Managing Anxiety When Returning to Work After a Pandemic

The current pandemic has challenged many people's security and sense of control. Returning to work represents a return to normal, but it may not be without its own causes for anxiety. Finding a balance between your personal wellbeing and work environment and responsibilities is important. So, before and after your return to work, you should address any reservations related to the pandemic that may affect your work duties.

**Continue to follow the recommended measures to prevent spreading the virus.** Take care of yourself and others by taking the necessary actions at work (wash your hands often, stay home if you're sick, and maintain social distancing), as well as in your daily interactions. If the kind of work you do needs additional precautions, discuss necessary changes and follow the instructions from your manager.

**Don't be afraid to propose additional suggestions.** If you find yourself coming up with more ideas outside of the recommended safety measures, bring those up to your manager. This is a time where everyone must adapt to a new way of doing things—at work and home. By becoming more involved, this can provide a refocus of your thoughts and put you in a more optimistic place during this transition. So, make suggestions and propose ideas. These could be beneficial to your workplace and create an easier transition for the rest of your team.

**Keep communication open with your manager.** Do you have children or an elderly family member at home? Or do you have health conditions that put you at greater risk for infection, disrupted child care arrangements, or other concerns? Be honest with your manager if you need certain arrangements (working from home for longer or working in a solitary space away from other staff members). Even if your manager cannot accommodate your needs exactly, most will do what they can. When you create an open line of communication, you can keep your supervisor informed on your day-to-day, as well as alleviate any apprehensions you may have about your work situation.

**Be patient with yourself and your coworkers.** In the aftermath of a stressful or disruptive event, it is natural to move at a slower pace while you recover and adjust to new circumstances. If you have concerns that are keeping you from focusing on your work (anxiety about working in a shared space with other staff or fear over the spread of the virus), share these thoughts with your manager. They may be able to offer guidance or options for you.

Keep in mind that returning to work puts everyone in circumstances that are just a little new and different. Give yourself a little time to return to your former focus and full productivity. Be patient and trust that your team will find its old rhythm.

**Take care of your mental health.** Anxiety and fear are normal when you come back to work after a stressful event. If you realize that you are not able to manage these feelings, ask for help. There are various resources you can avail yourself of, including the Employee Advisory Service (EAS) or additional professional support, to help support you.

*Source: Franco, F. & Gregg-Meeker, C. (2020, 11 May). Managing anxiety when returning to work after COVID-19 (A. Gaddis, Ed.). London: Workplace Options.*

# Budgeting in Uncertain Times

The current global pandemic is impacting every aspect of people's lives, and for many, that includes finances. Taking a close look at your personal finances and making a plan can help alleviate some of the stress around the economic impact of the pandemic. Budgeting for the effects of COVID-19 shares many of the same basic steps you would take if you were creating a budget at any other time.

**Take a moment to look at your current finances.** The first step is to figure out your starting point. Take note of what you have in savings and your current income. If your job or your partner's job may be at risk, even if you are still working currently, it is a good idea to familiarize yourself with your state's unemployment benefits. If you are not working while in quarantine, this will give you a good idea of what your adjusted income will be.

**What are you spending?** The second step is to figure out what your expenses are. Include all regular expenses like rent or mortgage payments, utilities, car payments, credit card or student loan debt, and food. Less common expenses, such as fun budget items like eating out and other purchases for personal entertainment, should also be noted. Be mindful of how much you usually allot for these expenses and any changes you feel that you can make to these amounts.

**Prioritize!** Looking at the list of expenses that you have just created, determine what are the most important items on the list. Basic needs, like food and housing, are at the top of the priority list. The greatest cuts to your budget will be to areas that are wants and not needs. Some items, like Federal student loans, can be moved lower on the priority list than they would be normally, as interest rates have currently been waived.

Additionally, most utility companies are not shutting off services for nonpayment during the pandemic. Interest rates on utilities may continue to increase during this time, so it is best to continue to pay utilities if possible. Be sure that you are speaking with your creditors to determine what their response to the pandemic will be and if you will have any flexibility with these bills.

**Locate assistance resources.** Congress is currently working out what additional aid will be offered to individuals impacted by the pandemic. Communities are already working together to provide food assistance for those in need. Keep in mind that financial assistance is always a limited resource. A good starting place when trying to locate financial assistance programs is calling 211 or going online at <https://www.unitedway.org/our-impact/featured-programs/2-1-1>.

**Save where you can.** Even if your income will not be impacted by the current pandemic, it's a good idea to create a budget and create a savings plan. That way you'll be prepared for other possible disruptions in the future. There are many online resources available such as RetailMeNot for online coupon promo codes, Rakuten for cashback offers from your favorite stores, Groupon for deals ranging from food and entertainment to goods and services, and sites such as Poshmark and Facebook Markets to sell items for extra cash.

**Remember this is temporary.** The pandemic will have a lasting impact on society, but things will eventually return to normal. Small business will reopen. Stock markets will rebound. The economy will recover. Continue to pay down debt where you can, even if payments are waived. This can help prevent trouble later when regular payments begin again.

## Sources

Bieber, C. (2020, March 18). *How to build a budget during COVID-19*. Retrieved March 25, 2020, from <https://www.fool.com/the-ascent/credit-cards/articles/how-to-build-a-budget-during-covid-19>

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Nagle, C. (2020, March 12). *5 steps to prepare yourself financially for the uncertainty of coronavirus*. Retrieved March 25, 2020, from <https://www.nfcc.org/resources/blog/steps-to-prepare-yourself-financially-for-the-uncertainty-of-coronavirus>

Gaddis, A. (2020, March 26). *Budgeting during uncertain times* (C. Gregg-Meeker, Ed.). Raleigh, NC: Workplace Options.

# How Quarantine May Impact Your Next Tax Return

Whether you're working from home, out of work, or taking on new side-gigs, the pandemic has impacted millions of people's regular work schedules. And while taxes might not be an immediate concern right now, different arrangements can lead to new tax implications.

Knowing what will happen upfront can help you prepare, perhaps by setting money aside to pay more taxes later or by keeping track of expenses that you can deduct to lower your tax bill.

## **WORKING FROM HOME — NOT MUCH CHANGES**

If you've kept the same job but started working from home, your tax situation might not be different. Assuming you're an employee, rather than a small business owner, the Tax Cuts and Jobs Act (TCJA) axed many of the tax deductions that you could take in the past.

Unreimbursed business expenses and home office deductions are gone from 2018 to 2025 (they're still available to self-employed people, just not employees). So, while an ergonomic setup for your new home office might be appealing and beneficial, know that you won't receive any tax benefits. However, your employer can still write off the purchase as a business expense, so you may want to ask them to make the purchase for you or reimburse you.

## **COLLECTING UNEMPLOYMENT — IT'S LIKELY TAXABLE**

Whether you've been let go, furloughed, or had hours cut, you may be able to file for and collect unemployment benefits. In most cases, the money you receive is considered taxable income. (If you contributed to a private unemployment fund or your company has its own fund, those disbursements might not be taxable.)

At the start of the next year, you'll receive a Form 1099-G showing how much you received in unemployment benefits. You'll add this amount to your taxable income when you prepare your tax return, and may have to pay more income taxes as a result. To lessen the blow later, you can choose to have money withheld from your unemployment benefits, similar to how employers withhold money from paychecks. However, that means you'll also receive less money now, when you may need it most.

## **START A SECOND JOB — UPDATE YOUR W-4**

If you've taken on a second job, you may want to update your Form W-4 with all your employers. What you put on the form will impact how much money your employers withhold from your paycheck for taxes and how much you'll have to pay or be refunded when you file your annual tax return.

The IRS released a new version of the Form W-4 in 2020, so you may want to update the form with your current employer even if you didn't take on a new job. Additionally, you can use the updated Tax Withholding Estimate app to help ensure you fill the form out correctly and your employer will withhold the right amount.

## **TAKE ON A SIDE GIG — RECORD YOUR EXPENSES AND PAY EXTRA TAXES**

Some people are supplementing lost income by taking on freelance or contract work. With a few popular side gigs, such as driving for a delivery service, you'll likely be a contractor rather than an employee. For tax purposes, you're self-employed if you take on any of these jobs (i.e., you'll receive a 1099-MISC rather than a W-2 from the company). Being self-employed can lead to paying higher taxes because you'll need to pay an additional self-employment tax on your income. However, as a small business owner, you'll also now be eligible for business deductions. These can include the aforementioned home office deduction (although there are strict rules) and health insurance premiums if you're not eligible for coverage from an employer or spouse's employer. It's also important to record the miles you drive for work as you may be able to claim a large mileage deduction, particularly if you took on a delivery side gig.

*Writer: Louis DeNicola is a personal finance writer with a passion for sharing advice on credit and how to save money. In addition to being a contributing writer at MMI, you can find his work on Credit Karma, MSN Money, Cheapism, Business Insider, and Daily Finance.*

*Source: DeNicola, Louis (2020, April 20). How Quarantine May Impact Your Next Tax Return. Retrieved May 14, 2020, from <https://www.moneymanagement.org/blog/how-quarantine-may-impact-your-next-tax-return>*

# EAS Employee Webinar Rewind

Did you miss the July 2020 EAS Employee Webinar? [How to Transition to the New Normal.](#)

Click the link below:

<https://attendee.gotowebinar.com/recording/7044072229491641871>

Let Us Know What You Have Been Doing to Stay Healthy This Summer!  
Email EAS at [eas\\_help@csc.nj.gov](mailto:eas_help@csc.nj.gov)

## Recipe: Zucchini and Onion Frittata

Cooking spray, preferably olive oil  
1 tsp. finely chopped garlic  
4 large eggs  
2 Tbsp. grated Parmesan cheese  
Ground black pepper  
1 Tbsp. extra virgin olive oil

1/2 cup finely chopped onion  
8 oz. zucchini (1 medium), cut into 1/8-inch rounds  
2 large egg whites  
1/2 tsp. salt  
1/4 cup fresh basil, cut cross-wise into thin slices

Coat pan heavily with cooking spray and set over medium-high heat. Sauté onion until golden, 3-4 minutes. Mix in garlic and cook 1-2 minutes, until onion is lightly browned. Transfer contents to plate to cool.

Coat pan again with cooking spray and return to heat. Add zucchini and cook until slices look moist and translucent. Using tongs, keep spreading and turning zucchini to brown slices on both sides, 8-10 minutes, adding to onion mixture as zucchini slices brown. Wipe out the pan.

In mixing bowl, whisk eggs and whites until fully blended. Mix in cheese, salt and pepper. Add vegetables and basil, and mix with fork to combine with eggs.

Add oil to pan and tilt pan to swirl oil around sides. Set pan over medium-high heat. Pour in egg mixture, spreading zucchini and onion in an even layer. As eggs start to set, use wide spatula to lift frittata around edges while tilting pan slightly so liquid egg flows out and under the edges. Cook until frittata is browned on bottom and set except in center, about 8 minutes.

Off heat, invert large plate over pan. Pressing it firmly in place against the pan, invert the two so frittata falls from pan onto plate. Slide frittata back into pan and cook to lightly brown bottom, 1-2 minutes longer. Slide frittata onto serving plate. Serve immediately or cool frittata to room temperature before serving. This frittata also can be covered and refrigerated overnight.

Makes 4 servings. Per serving: 138 calories, 9 g fat (2 g sat fat), 5 g carbohydrate, 9 g protein, 1 g fiber, 419 mg sodium.

**Health-e headlines™**