

25

Caring for Yourself and Your Career

The first 24 chapters of this book introduce readers to the home health care setting. They cover the knowledge, skills, and qualities a person needs to work as a home health aide. This final chapter is more personal. It has to do with finding and keeping a job. This chapter addresses the reader directly. It includes a short description of job opportunities in the healthcare field, a step-by-step job-hunting guide, and useful advice about building positive relationships with employers and coworkers. It also includes helpful tips for managing stress and staying healthy.

1. Discuss different types of careers in the healthcare field

There are many different types of careers in the healthcare field. Some of these are considered *direct service*. These are the positions that serve the resident, client, or patient directly. Home health aides, nursing assistants, patient care technicians, nurses, physician assistants, and doctors all provide direct service. Professionals in therapeutic services, such as occupational, speech, and physical therapists, also offer direct service.

Some specialized technicians, such as X-ray, lab, and ultrasound technicians, work in diagnostic services, which are performed to determine a condition and/or its cause (Fig. 25-1).

Medical social workers and substance abuse counselors are part of the psychology, counseling, and social work fields. Activities directors

and assistants also work in health care. Administrative and support staff, including directors or other executive staff, medical records personnel, receptionists, office managers, and billing staff are also part of the healthcare field.



Fig. 25-1. Lab technicians may conduct tests to help diagnose a condition.

Career opportunities in health care also include the fields of dentistry, nutrition, and pharmacy. Complementary or alternative healthcare fields include chiropractic medicine and massage therapy (Fig. 25-2).



Fig. 25-2. Massage therapists work on the body using pressure, which can help treat injuries and other problems, as well as promote circulation and relaxation.

There are many opportunities for teachers within health care. Most of the career paths require classes before working in the field, as well as continuing education. Health educators and prevention professionals teach the general population or specific populations, such as people who have diabetes or pregnant women.

The careers listed above are only a fraction of the jobs offered in health care. Many opportunities are available, depending upon a person's interests, education, and abilities. You are reading this textbook most likely because you want to become a home health aide. This position may be the best fit for you, or at some point, you may want to try something different. Speak with your supervisor, instructor, or a career counselor if you want more information about other careers in the healthcare field. Review Chapters 1 and 2 for information on the different healthcare settings and educational requirements for care team members.

2. Explain how to find a job

You may soon be looking for a job. To find a job, you must first find potential employers. Then you must contact them to learn about job opportunities. To locate potential employers, use the Internet, newspaper, or personal contacts. Try these resources:

- Check online, trying websites such as linkedin.com, monster.com, and jobbankinfo.org. You can also visit a search engine, such as google.com (Fig. 25-3). Type in *home health aide* and your city. See what employment opportunities are there. Check your local newspaper's website as well.
- Classified or employment sections of a newspaper list jobs currently available. Note the positions for which you are qualified. Make a list of names, email addresses, and phone numbers to contact.

- Call the state or local Department of Social Services or Department of Aging. Many states hire or place home health aides.
- Ask your instructor for potential employers. Some schools maintain a list of employers seeking home health aides.



Fig. 25-3. There are many online resources for finding a job.

Once you have a list of potential employers, you need to contact them about job opportunities. Phoning or emailing first, unless they mention not to do so, is a good way to find out what opportunities are available. Ask how to apply for a job with each potential employer.

Making Contact with Potential Employers

When you call an employer, ask to speak to someone in the personnel or human resources department.

"Hello, I am calling about employment opportunities as a home health aide. May I speak to someone in the personnel department please?"

When you get someone in personnel, the first thing to say is who you are and why you are calling.

"Hello, my name is Gina Graham and I am a graduate of Kingston Vocational Center's home health aide training program. I am looking for work as a home health aide."

If you are calling an employer who advertised online, you know there is a job opening. After introducing yourself, you can say,

"I saw your ad online (or in the paper). Can you tell me about job opportunities available?"

If you are calling a potential employer that has not advertised a job, be more general.

“Can you tell me about job opportunities you might have?”

If there are jobs available, ask for an appointment to come in and speak to someone. Be sure to write down the time and date of the appointment. Ask where the agency is located and in what office.

If you are making contact via email, include your name, why you are contacting that person, and your contact information.

3. Identify documents that may be required when applying for a job and explain how to write a résumé

Several documents may be needed in order to apply for a job. When making an appointment, ask what information to bring with you. Make sure you have this information with you when you go. Some of these documents include the following:

- Identification, including driver's license, social security card, birth certificate, passport, or other official form of identification.
- Proof of your legal status in this country and proof that you are legally able to work, even if you are a US citizen. All employers must have files showing that all employees are legally allowed to work in this country. Do not be offended by this request.
- High school diploma or equivalency, school transcripts, and diploma or certificate from your home health aide training course. Take your instructor's name, phone number, and email address with you as well.
- References are people who can be called to recommend you as an employee. They include former employers and/or former teachers. Do not use relatives or friends as references. You can ask your references beforehand to write general letters for you, addressed “To Whom It May Concern,”

explaining how they know you and describing your skills, qualities, and habits. Take copies of these with you.

Some potential employers will ask you for a résumé. A **résumé** is a summary or listing of relevant job experience and education. When creating your résumé, include the following information:

- Your contact details: name, address, phone number, and email address
- Your educational experience, starting with the most current first (for example, home health aide training course, college degree, high school diploma, or GED course)
- Your work experience, starting with the most current first (include name of company or organization, your title, dates worked, and a brief summary of duties)
- Any special skills, such as knowledge of computer software, typing skills, or speaking other languages
- Any memberships in professional organizations
- Volunteer work

State at the end of your résumé that references are available upon request. Try to keep your résumé brief (one page is best) and clear. Use nice white or cream-colored paper for printing your résumé.

The cover letter is a letter included with your résumé. It should be no longer than one page. This letter briefly states your interest in the position you are seeking and why you would be the best person for the job. Emphasize skills you have that would be a good match. Include the following in a cover letter:

- Date
- Your name, address, phone number, and email address
- Recipient's name, job title, and address

- Salutation (e.g., “Dear Ms. Orozco” or “Dear Human Resources Director”)
- Introduction (position you are seeking)
- Body (skills/experience that fit the job being offered)
- Closing and signature (e.g., “I look forward to hearing from you. Sincerely, Sarah Harris”)

4. Demonstrate completing an effective job application

A job application may need to be completed. On one sheet of paper, write down the general information you will need to complete the application. Take this information with you, along with your résumé, if you have one. This will save time and avoid mistakes. Include this information:

- Your address, phone number, and email address
- Your birth date
- Your social security number
- Name of the school or program where you were trained and the date you completed your training, as well as your certification number if you have one
- Names, titles, addresses, phone numbers, and email addresses of your previous employers, and the dates you worked there
- Salary information from your past and current jobs, although in some states, employers are not allowed to ask for this information
- Reasons why you left each of your former jobs
- Names, addresses, phone numbers, and email addresses of your references
- Days and hours you are available to work
- A brief statement about why you are changing jobs or why you want to work as a home health aide

Fill out the application carefully and neatly.

Never lie on a job application. Before you write anything, read it all the way through once. If you are not sure what is being asked, find out before filling in that space. Fill in all of the blanks. You can write N/A (not applicable) if the question does not apply to you.

Your employer may require that a criminal background check be performed on new employees. If so, you may be asked to sign a form granting the agency permission to do this. Do not take it personally; it is intended to protect patients, clients, and residents.

5. Demonstrate competence in job interview techniques

To make the best impression at a job interview, be professional and do the following:

- Shower or bathe and use deodorant.
- Brush your teeth.
- Wash your hands and clean and file your nails. Nails should be medium length or shorter. Do not wear artificial nails.
- Wear only simple makeup and jewelry or none at all.
- Your hair should be clean and out of your eyes. Wear it in a simple style (Fig. 25-4).



Fig. 25-4. For job interviews, make sure your hair is clean and simply styled. Wear little or no makeup.

- Shave or trim facial hair before the interview.
- Dress neatly and appropriately. Make sure clothing is clean, ironed, and has no holes in it. Do not wear jeans, shorts, or dresses or skirts shorter than knee-length. Do not wear t-shirts or anything with a logo or writing on it. Make sure your shoes are clean and polished. Do not wear sneakers or flip-flops.
- Do not wear perfume or cologne. Many people dislike or are allergic to scents.
- Do not smoke beforehand because you will smell like smoke during the interview.
- Arrive 10 or 15 minutes early.
- Do not bring children, other family members, or friends with you.
- Turn off your phone.
- Introduce yourself to the interviewer. Smile and offer to shake hands. Your handshake should be firm and confident (Fig. 25-5).



Fig. 25-5. Smile and shake hands confidently when you arrive at a job interview.

- Answer questions clearly and completely.
- Make eye contact during the interview to show you are sincere.
- Avoid using slang words or expressions.
- Never eat, drink, chew gum, or smoke in an interview.

- Sit up or stand up straight, and look happy to be there.
- Relax and be confident. You have worked hard to get this far. You understand the work and what is expected of you.

Be positive when answering questions. Emphasize what you enjoy or think you will enjoy about the job. Do not complain about any previous jobs you held. Make it clear that you are hard-working and willing to work with all kinds of clients.

The following are some questions you can expect to be asked:

- Why did you become a home health aide?
- What do you like about working as an aide?
- What do you not like? (If this is your first job, you may be asked what you expect to like or dislike.)
- What are your best qualities? What are your weaknesses?
- Why did you leave your last job?
- What would your last supervisor tell me about you?
- Do you prefer to work with certain kinds of clients?

Usually interviewers will ask if you have any questions. Have some prepared and written down so you do not forget things you really want to know. Questions you may want to ask include the following:

- What hours would I work? Is there any mandatory overtime I would need to work?
- What benefits does the job include? Is health insurance available? Would I get paid sick days or holidays?
- What is the average caseload for home health aides?
- How much traveling would I be expected to do? Do I need a car? Would I be paid for mileage or travel time?

- What orientation or training is provided?
- How will I contact my supervisor when I need to do so?
- Are there any policies regarding ongoing education or advancement?
- How soon will you be making a decision about this position?

Later in the interview, you may want to ask about salary or wages if you have not already been given this information. Listen carefully to the answers to your questions. Take notes if needed. At the end of the interview, you will probably be told when you can expect to hear from the employer, or you can ask when you can expect a decision to be made. Do not expect to be offered a job at the interview. When the interview is over, stand up, shake hands again, and say something like, "Thank you for taking the time to meet with me today. I look forward to hearing from you."

Send an email or a letter to the employer after the interview to say thank you and to express your continued interest in the job. If you have not heard anything from the employer within the time frame you discussed with your interviewer, call and politely ask whether the job has been filled.

6. Discuss appropriate responses to feedback

From time to time you will receive evaluations from your employer. These evaluations contain ideas to help you improve your job performance, which is often referred to as *constructive feedback*. Constructive feedback involves giving opinions about a person's work and making helpful suggestions for change. The feedback may be positive or negative, but it is given in a nonaggressive way. Here are some ideas for handling feedback and using it to your benefit:

- Listen to the message that is being sent. Try not to become upset or angry, which may prevent you from truly understanding the message.
- Hostile criticism is not the same thing as constructive feedback. Hostile criticism is angry and negative. Examples are, "You are useless!" or "You are lazy and slow." You should not receive hostile criticism from your employer or supervisor. You may experience hostile criticism from clients, family members, or others. The best response is to say something like, "I'm sorry you are so disappointed," and nothing more. Give the person a chance to calm down before trying to discuss their comments.
- Constructive feedback may come from your employer, supervisor, or other people. Constructive feedback is intended to help you improve. Examples are, "You need to be more accurate in your charting," or "You are late too often. You'll have to make more of an effort to be on time." Listening to, accepting, and acting on constructive feedback can help you be more successful in your job, so pay attention to it.
- If you are not sure how to avoid a mistake you have made, always ask the person giving feedback for suggestions on improving your performance (Fig. 25-6).
- Apologize and move on. If you have made a mistake, apologize as needed (Fig. 25-7). This may be to your supervisor, your client, or others. Learn what you can from the incident and put it behind you. Do not dwell on it or hold a grudge. Being able to respond professionally to feedback is important for success in any job.

Handling feedback may be difficult. Being able to accept it and learn from it is important in all relationships, including employment.



Fig. 25-6. Ask for suggestions on improving your performance when receiving constructive feedback.



Fig. 25-7. Be willing to apologize if you have made a mistake.

7. Identify effective ways to make a complaint to an employer or supervisor and discuss how to manage conflict

Sometimes you will need to make a complaint or voice a concern about some part of your job. Do not be afraid to do this, but do it carefully.

Think about the problem. Some major problems must be reported right away. For example, if a client, family member, or coworker threatens

you, report this to your supervisor immediately. Other problems may work themselves out in time. If a new client seems rude, it is possible that he feels uncomfortable with new people or does not understand your role. You may want to wait several days or weeks to see if things improve before making a complaint. Know which problems should be reported immediately to your supervisor.

Plan what you will say. Think through and even write out what you will say to your supervisor. This will help you present your complaint clearly and completely.

HHA: Ms. Greene, I have a concern about the daughter of my client, Mrs. Paulsen. Last week she asked me to cut her mother's toenails. I explained I was not allowed to do that procedure and she would have to wait for the nurse to come. On Monday she wanted me to take her car out and fill the gas tank while she visited with her mother. I told her that was not in the care plan. Yesterday she dropped a glass and told me to clean up my mess or she would have me fired. I cleaned up the glass, but I think this woman has a problem with me. I wanted to let you know what happened and ask if you could help me solve this problem.

Do not get emotional. Some situations may be very upsetting. However, you will be more effective in communicating and problem-solving if you can keep your emotions out of it. Simply tell your supervisor the facts.

Do not hesitate to communicate about situations that you feel are important or that may put you or a client at risk. One common problem in home care is aides not reporting when they feel unsafe at a particular client's home. In this case, not complaining can prove dangerous for you and the client. Always report to your supervisor any situation in which you feel you or the client is at risk of harm, even if the situation involves the client's family or friends.

Everyone experiences conflict at some point in his life. For example, families may argue at

home, coworkers may disagree on the job, and so on. If conflict at work is not managed or resolved, it may affect your ability to function well. Productivity and the work environment may suffer. When conflict occurs, there is a proper time and place to address it. You may need to talk to your supervisor for help. In general, follow these guidelines for managing conflict:

Guidelines: Resolving Conflict

- G** Plan to discuss the issue at the right time. Do not start a conversation while you are helping clients. Wait until the supervisor has decided on the right time and place. Privacy is important. Shut the door. Limit distractions, such as the phone, television, and other conversations.
- G** Agree not to interrupt the person. Do not be rude or sarcastic, or name-call. Use active listening. Take turns speaking.
- G** Check your body language to make sure it is not tense, unwelcoming, or threatening. Maintain eye contact and use a posture that says you are listening and interested. Lean forward slightly and do not slouch.
- G** Keep the focus on the issue at hand. When discussing conflict, state how you feel when a behavior occurs. Use “I” statements. First describe the actual behavior. Then use “feeling” words to describe how you feel. Let the person know how the problem is affecting you. For example, “When my assignments are changed at the last minute, I feel upset because I’ve already created a work plan for the day.”
- G** People involved in the conflict may need to come up with possible solutions. Think of ways that the conflict can be resolved. A solution may be chosen by a supervisor that does not satisfy everyone. In order to resolve conflict, you may have to compromise. Be prepared to do this.

8. Identify guidelines for making job changes

If you decide to change jobs, be responsible. Always give your employer at least two weeks’ written notice that you will be leaving. Otherwise, assignments may be left uncovered, or other aides may have to work more until the agency fills your spot. In addition, future employers may talk with past supervisors. People who change jobs too often or who do not give notice before leaving are less likely to be hired.

9. List your state’s requirements for maintaining certification

Each state has different requirements for maintaining certification. Be familiar with the requirements. Follow them exactly or you will not be able to keep working as an aide. Ask your instructor or employer for the requirements in your state. You may also be able to check online with your state’s department of health, education, or another state agency. You should know how many hours of in-service education are required per year. You also need to know how long an absence from working is allowed without retraining or recertification.

Some states have a registry for home health aides (HHAs) like the ones they maintain for certified nursing assistants (CNAs). Certified nursing assistants who are included in the state registry need to work a certain number of hours in a long-term care facility to remain in the registry. Home health aides may have similar requirements. Ask your employer how best to maintain your certification.

10. Describe continuing education for home health aides

The federal government requires that home health aides have a 12-hour minimum of annual continuing education (called *in-services*). Many

states may require more. In-service continuing education courses help you keep your knowledge and skills fresh. Classes may also provide you with more information about certain conditions, challenges that you face when working with clients, or regulation changes. You need to be up-to-date on the latest that is expected of you.

If you need more instruction in a particular area, speak to your supervisor. Perhaps she can arrange for an in-service continuing education class to be offered on that topic. Your employer may be responsible for offering continuing education courses. However, you are responsible for attending and completing them. Specifically, you must do the following:

- Sign up for the course or find out where it is offered.
- Attend all class sessions.
- Pay attention and complete all the class requirements.
- Make the most of your time during in-service programs. Participate during class (Fig. 25-8).
- Keep original copies of all certificates and records of your successful attendance so you can prove you took the class.



Fig. 25-8. Pay attention and participate during continuing education courses.

11. Define stress and stressors and list examples

Stress is the state of being frightened, excited, confused, in danger, or irritated. It is often

thought stress is bad and that only bad things cause stress. However, not all stress is bad. Stress can make you more aware, help you avoid accidents, and help you be able to respond appropriately in an emergency. Positive situations can cause stress, too. For example, getting married or having a new baby are usually positive situations. However, both can cause enormous stress because of the changes they bring to a person's life (Fig. 25-9).



Fig. 25-9. Although having a new baby is usually a happy time, it can also be a stressful one.

You may be thrilled when you get a new job. But starting work may also cause you stress. You may be afraid of making mistakes, excited about earning money or helping people, or confused about your new duties. Learning how to recognize stress and what causes it is helpful. Then you can master a few simple techniques for relaxing and learn to manage stress. (Related to managing stress, defense mechanisms are unconscious behaviors used to cope with stress. Chapter 18 contains more information.)

A **stressor** is something that causes stress. Anything can be a stressor if it causes you stress. Some examples include the following:

- Divorce
- Marriage
- New baby

- Parenthood
- Children growing up
- Children leaving home
- Feeling unprepared for a task
- Starting a new job
- Problems at work
- New responsibilities at work
- Feeling unsupported at work (not enough guidance and resources)
- Losing a job
- Supervisors
- Coworkers
- Clients
- Illness
- Finances

12. Explain ways to manage stress

Stress is not only an emotional response. It is also a physical response. When a person experiences stress, changes occur in the body. The endocrine system produces more of the hormone **adrenaline** (*a-DREH-na-lin*). This can increase nervous system response, heart rate, respiratory rate, and blood pressure. This is why, in stressful situations, your heart beats fast, you breathe hard, and you may feel warm or perspire.

Each of us has a different tolerance level for stress. In other words, what one person would find overwhelming might not bother another person. A person's tolerance for stress depends on his personality, life experiences, and physical health.

Guidelines: Managing Stress

To manage the stress in your life, develop healthy dietary, exercise, and lifestyle habits:

- G** Eat nutritious foods.

- G** Exercise regularly. You can exercise alone or with partners (Fig. 25-10).

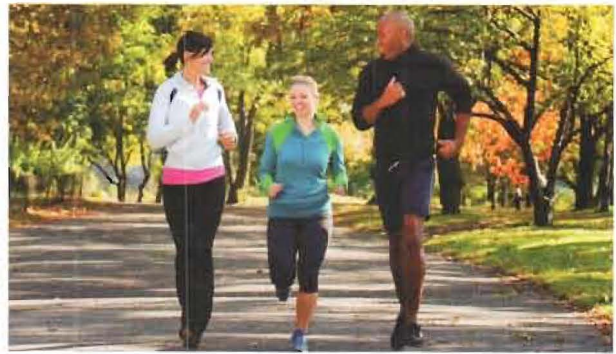


Fig. 25-10. Regular exercise is one healthy way to decrease stress.

- G** Get enough sleep.
- G** Drink only in moderation.
- G** Do not smoke.
- G** Find time at least a few times a week to do something relaxing, such as reading a book, watching a movie, sewing, or any of the following:
 - Being in nature
 - Doing something artistic (painting, drawing, writing, singing, etc.)
 - Doing yoga
 - Getting a massage
 - Listening to music
 - Meditating

Not managing stress can cause many problems. Some of these problems affect how well you do your job. Signs that you are not managing stress well include the following:

- Showing anger or being abusive to clients
- Arguing with your supervisor about assignments
- Having poor relationships with coworkers and clients
- Complaining about your job and your responsibilities

- Feeling work-related burnout (burnout is a state of mental or physical exhaustion caused by prolonged stress)
- Feeling tired even when you are rested
- Having a difficult time focusing on clients and procedures

Stress can seem overwhelming when you try to handle it yourself. Often just talking about stress can help you manage it better. Sometimes another person can offer helpful suggestions for managing stress. You may be able to think of new ways to handle stress by talking it through with another person. Get help from one or more of these resources when managing stress:

- Your supervisor or another member of the care team for work-related stress
- Your family
- Your friends
- A support group (Fig. 25-11)
- Your place of worship
- Your physician
- A local mental health agency
- Any phone hotline that deals with related problems (check online)



Fig. 25-11. Support groups can help people deal with different types of stress.

It is not appropriate to talk to your clients or their family members about your personal or job-related stress.

13. Demonstrate two effective relaxation techniques

Sometimes a relaxation exercise can help you feel refreshed and relaxed in only a short time. The following are two simple relaxation exercises. Try them out and see if either one helps you feel more relaxed.

The body scan: Close your eyes. Pay attention to your breathing and posture. Be sure you are comfortable. Starting at the balls of your feet, concentrate on your feet. Discover any tension hidden in the feet, and try to relax and release the tension. Continue very slowly. Take a breath between each body part. Move up from the feet, focusing on and relaxing the legs, knees, thighs, hips, stomach, back, shoulders, neck, jaw, eyes, forehead, and scalp. Take a few very deep breaths and open your eyes.

The waterfall: Breathe deeply and imagine you are under a waterfall. The force of the water is washing away your tension. Imagine the tension is being washed away, one body part at a time, from the head through the soles of the feet. Visualize the tension being washed far away by the rushing water.

Either of these relaxation techniques takes only about two minutes. If you find it helpful, try it the next time you need a break, whether at work or at home.

14. Describe how to develop a personal stress management plan

One of the best ways to manage stress is to develop a plan for managing stress. The plan can include things you will do every day and things to do in stressful situations. When you think about a plan, first answer these questions:

- What are the sources of stress in my life?
- When do I most often experience stress?
- What effects of stress do I see in my life?

- What can I change to decrease the stress I feel?
- What do I have to learn to cope with because I cannot change it?

When you have answered these questions, you will have a clearer picture of the challenges you face. Then you can try to come up with strategies for managing stress. Following are some examples:

Situation #1: Anita is a home health aide and a single mother. After work, she picks up her two children at day care and heads home. She is tired, the children are hungry, and dinner is not ready. Sometimes she gets so stressed out she wants to yell at her children to get their own supper. What can she do?

Response: Planning and preparing ahead of time can make the after-work/before-dinner time go more smoothly. If Anita can plan and prepare suppers ahead of time for every night she works, she will feel less stress. Keeping made-ahead meals in the refrigerator or freezer is a good way to eliminate stress.

Situation #2: Katya is a home health aide and a mother and grandmother. Her husband, Jay, lost his job so she must support them both. Last year Katya decided she had a stress problem and started going to a home health aide support group. She feels much better since she started and would like to get more control in other areas of her life to reduce her stress level.

Response: Katya wrote a personal stress management plan for herself:

Every day:

Eat breakfast, take an apple and some nuts or other healthy snacks with me to work. Take two or three breaks to stretch, sit down, and relax for several minutes.

Monday, Wednesday, Friday:

Go for a walk after supper. Invite Jay to go with me.

Tuesday, Saturday:

Go to support group.

Sunday:

Go to church. Visit grandchildren. Plan menus for the week. Go grocery shopping.

Every week:

Do one thing I want to do, like see a movie, take a bubble bath, or read a book.

Katya's plan is a great start in managing stress. It helps her fit in all the things she wants to do each week. It includes healthy habits like eating breakfast and nutritious snacks, walking regularly, and taking breaks. She may not stick to her plan exactly every week, but it gives her goals to work toward.

15. List five guidelines for managing time

Many of the ideas for managing time on the job can be used to manage personal time as well. The following are basic strategies for managing time:

Plan ahead. Planning is the single best way to manage time better. Sometimes it is hard even to find the time to plan, but it is important to sit down and list everything that has to be done. Often just making the list will help you feel better. It will get you focused on accomplishing what you need to do.

Prioritize. Identify the most important things to get done and do those first.

Make a schedule. Write out the hours of the day and fill in what needs to be done and when. This allows for a realistic schedule. If you only have 20 minutes between getting off work and picking up your children, you will not be able to get the grocery shopping done. Schedule that activity for later.

Combine activities. Can you read while you are on the bus? Can you prepare tomorrow's dinner

while the laundry is in the dryer? Or help your son with his homework while you do the dishes? Work more efficiently whenever possible (Fig. 25-12).



Fig. 25-12. Managing time effectively may include combining activities, such as preparing food while visiting with your child.

Get help. It is not reasonable for you to do everything. If children are old enough to help, give them chores to do. If other family members are available, make a plan for who will cook or clean up each night. If you have no one to help you, give yourself a break. You cannot do everything. Some things just may not get done.

16. Demonstrate an understanding of the basics of money management

Money can be a real source of stress. Not being able to buy the things a person needs or wants, getting into debt, or facing emergencies without a cash reserve can be very difficult. Understanding a little bit about money management can help avoid money problems.

Make a budget. Making a personal or household budget is not complicated. It helps you start solving money problems. To make a budget, you need to know total income and total expenses. Expenses include rent or mortgage, transportation, utilities, insurance, debts, food, clothing,

medical and dental costs, entertainment, and miscellaneous expenses. Expenses may be calculated on a weekly, monthly, or annual basis. There are several types of budget calculators online or budget-creating smartphone apps.

Reduce or avoid debt. When you owe money, whether to a bank, a mortgage company, or a credit card company, you pay interest. Interest is the money you pay for the right to use someone else's money. When you can avoid borrowing money, you avoid paying interest. Whenever you can, save the money to buy something instead of borrowing it.

Most people must borrow money for major purchases, like a house or a car. In these situations paying interest is unavoidable. But whenever you can avoid borrowing money, do so. If you have debts already, pay them off as soon as possible. Furthermore, when you apply for a loan to buy a house or a car, you will have to show that you can handle debt responsibly. If you have too much debt, you may not be able to get a loan for a house or a car.

When you apply for a mortgage or car loan, the bank or lender will check your credit report. A credit report is a document that lists all of the loans or debts you have ever had and shows how you paid them off. If you were ever late paying bills, this will appear on your credit report. You are legally entitled to see your credit report and have it corrected if it is wrong. You can often view a free credit report from the three major consumer reporting agencies: Experian (experian.com), Equifax (equifax.com), and TransUnion (transunion.com).

Credit cards can make it especially hard to manage money well. It is easy to get and use a credit card, so many people buy things they do not need or could wait and save for. The interest charged on credit card debt is often the highest interest charged on any loan. If you have trouble controlling what you buy with credit cards, consider getting rid of them altogether (Fig. 25-13).



Fig. 25-13. Credit cards can make it difficult to manage money well; getting rid of credit cards, if possible, can help you avoid excessive debt.

Save as much as you can. No matter how small your income or how great your expenses, always try to save some amount every time you get a check. Ten percent is a good savings goal, but if you can only save one percent of your check, do it. Open a savings account at your bank. When you take your check to cash or deposit it, deposit something in the savings account.

There are many advantages to saving. You can avoid debt if you save rather than borrow. Also, the bank pays you interest on the money you save while it is in the bank. The more you save, the more interest you get.

Another important reason to save is that having savings allows you to face emergencies. If your car breaks down, or you have unexpected medical bills, or your work hours are cut, having savings means you have a safety net to fall back on. Get into the habit of saving. It can mean the difference between financial independence and financial disaster.

Control miscellaneous expenses. Sometimes a person gets to the end of the week or month and wonders, "Where did all my money go?" If this happens to you, you may be spending too much on miscellaneous items. Examples include snacks, coffee, lottery tickets, unnecessary items at the grocery store, or eating out when your budget cannot support it. Debit cards make it easy to get cash, which makes it easier to spend more.

Try writing down what you spend money on each day. A cup of coffee, a pastry, and a lottery ticket can add up to more than \$5. That may not seem like a lot, but if you spend that every day for five days, that is \$25 a week. Can your budget support that? Consider eliminating these kinds of expenses by bringing coffee and other snacks from home and skipping the lottery tickets.

Set a cash allowance for the week and stick to it. Figure out how much cash you need in a week. Count bus fare, gas, children's lunch money, any other regular expenses, and include some emergency cash. Withdraw this amount at the beginning of the week and make it last. Use your debit card for emergencies only.

Be proud of your efforts to manage money. Very few people manage their money well. Many people have too much debt, buy more than they need, and do not save enough money. It is hard to be responsible and control expenses. If you manage your money, you and your family will be better off financially and better able to face emergencies. You can also help yourself become wealthier by saving. You can live a more comfortable life and get satisfaction from knowing that your belongings are paid for. Research shows that people who manage their money are happier than people who do not.

17. Demonstrate an understanding that money matters are emotional

Money problems are the number one cause of family and marital arguments. Money carries great meaning for most people. Money is necessary to live, but it has also come to represent value. Some people think that the more money they have, the better people they are.

People often try to make themselves feel better by buying something they cannot afford. The images shown on television, in the movies, or in magazines make people feel that they ought to have certain possessions. Many people feel they

deserve certain things, even when they really cannot afford them. All these emotions come into play whenever money matters are considered or discussed.

Money also equals security for many people. When bills cannot be paid or when debts get too high, a lot of anxiety can result. The best way to avoid this anxiety is to budget, plan, and manage money matters wisely. But in order to manage money well, most people need to spend less and save more. Look at your financial situation realistically. Decide what you will and will not spend your money on. Separating emotions from realities about money will help you make good decisions and stick to them. You can get great satisfaction from being responsible and independent.

18. List ways to remind yourself that your work is important, valuable, and meaningful

Look back over all you have learned in this program. Your work as a home health aide is very important. Every day may be different and challenging. In a hundred ways every week you will offer help that only a caring person like you can provide.

Do not forget to value the work you have chosen to do. It is important. For your clients, your work can mean the difference between living at home and living in an institution. It can mean living with independence and dignity versus living without. The difference you make is sometimes life versus death. Look in the face of each of your clients and know that you are doing important work. Look in a mirror when you get home and be proud of how you make your living (Fig. 25-14).

Being able to reflect on how you spend your time is an important life skill. Learn ways to fully appreciate that what you do has great meaning. Few jobs have the challenges and

rewards of working with people who are elderly, ill, or disabled. Congratulate yourself for choosing a path that includes helping others.



Fig. 25-14. Being proud of the work you have chosen to do is important.

Chapter Review

1. What are direct service positions?
2. List two resources to help a person find potential employers.
3. List three documents that a person should bring with him when applying for a job.
4. What should be done before writing anything on a job application?
5. List 10 ways to show potential employers professionalism during an interview.
6. How can an HHA follow up on a job interview?
7. What is constructive feedback?
8. What kinds of statements should be used when trying to resolve conflict?
9. Why would an employer not hire a person who has changed jobs often?
10. Does your state have a registry for home health aides?
11. How many hours of continuing education does the federal government require that HHAs have each year?

12. What is stress? Give three examples of stressors you have experienced in the last year.
13. What are five resources that are appropriate for an HHA to use when trying to manage stress?
14. Try both the body scan and the waterfall exercise for relaxation. Describe how you felt after doing them.
15. Before developing a stress management plan, what are four questions that an HHA should ask herself?
16. List five guidelines for managing time.
17. List four guidelines to manage money more effectively.
18. In order to manage money well, what is a general rule most people should follow?
19. What do you think you will like best about being a home health aide?