

HEALTH / NATIONAL

Over Half of U.S. Workers Continue to Feel Mentally Unwell and Require Time Away From Work

New research from employee benefits provider Unum shows over half (56%) of U.S. workers, primarily Millennials and Gen Z, felt mentally unwell in the previous year.

Additionally, 42% of employees said they needed to take time off from work to deal with their mental health.

Experts say the combination of health concerns and work pressures during the pandemic caused widespread mental health problems that will reverberate far into the future.

Among U.S. workers, Unum research found: 70% of employees suggest there's room for improvement for their employers to reduce the stigma around mental health all year-round.

Nearly one third (30%) say their employer does not do a good job of promoting mental health resources or offerings. Forty-two percent are

more likely to seek mental wellbeing support only in a crisis, rather than seeking help proactively. One in three (35%) identify cost of services as the biggest deterrent when seeking mental health resources. And one third (33%) are a part of the "Sandwich Generation," meaning they currently care for parents/elders and children/younger dependents, which often comes with more responsibility, greater financial burden, and, at times, devastating stress.

Swapnil Prabha, vice president of Workforce Wellness Solutions for Unum Group, said this type of data continues to drive investments in mental health care by employers for their employees.

"The ongoing pandemic has further exacerbated the mental health crisis we were already in, but it also helped normalize the need for mental health support," Prabha shared. "Despite the long-



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standing stigma and other challenges in mental health, the power of technology can make it possible for more people to get access to the right help when they need it."

4 Things Black People Must Do to Prepare for the Coming Recession



Nationwide — Jayson Thornton, CFP is an African American Certified Financial Planner and Advisor who also hosts a call-in financial talk show. Below he reveals four things that people should be doing to prepare themselves for a recession:

1. Build up your savings

An emergency savings fund is a foundational building block for any good personal financial plan. A sufficient emergency savings fund is three to six months of your

household expenses. Remember: These are your needs and not your wants. Saving cash is not a sexy move to make with your money, but it is the first thing you must do.

Liquidating retirement accounts and paying for personal expenses on credit cards can set back your financial goals for years. I advise my clients to prioritize building up their savings. The emergency savings fund can protect their retirement plans during a recession.

2. Pay down debt

Surviving a recession requires disciplined budgeting. Now is the best time to pay down or pay off debt. This will give your budget the room and flexibility needed to meet the new demand caused by rising prices and decreasing wages.

Paying down debt now will help keep you from destroying your credit score and going even deeper into debt when debt payments are missed in order to keep current with monthly essential payments.

3. Don't exit the market

Our economy goes through seasons; we have cycles of ups and downs. During a recession, far too many people get spooked and sell off their investments too early. Investing comes with inherent risk, but needlessly liquidating your retirement or other investment accounts can damage your financial plan for years.

If you are not nearing retirement, a down market is not a setback. You can take advantage of

lower market prices if you are dollar-cost averaging. If you are near retirement, you should be contacting a financial planner to help you rebalance your portfolio to minimize your exposure to the coming recession.

4. Get or update advanced job training

Getting advanced job training before a recession is like putting on armor before a battle. As the economy slows down, the job market gets more competitive. Workers with a higher skill set have better odds of not being laid off and they are more likely to find new employment.

Advanced training opportunities do not have to be expensive, they can be found at junior colleges, trade schools, and through low-cost certifications

The key to a recession-proof financial plan is avoiding hype. Contact a Certified Financial Planner and follow the recommendations no matter how boring they may seem.

Black Student From Florida Scores a Perfect 1600 on the SAT Exam



Nationwide — Justin Ricketts, a 17-year-old student from Riviera Beach, Florida, recently achieved a perfect 1600 score on the SAT. He has been accepted to several prestigious universities as well.

Justin is now choosing to attend either Massachusetts Institute of Technology, Harvard, or Princeton. He plans to pursue becoming a neurosurgeon.

"I definitely want to go to school in New England, hopefully, so those are my top choices right

now," Justin told CBS12.

Aside from his academic achievements, Justin, who is a senior at Suncoast High School, is also active in extracurricular activities. He recently joined a national debate in Kentucky and will serve as the president of the debate team at his school this fall.

Not one to take a break, Justin is also set to attend the Research Institute at MIT for an exclusive program to study visual tension.

23-Year-Old Makes History, Earns Bachelors and Masters Degree in Civil Engineering on the Same Day



Nationwide — Nneka Praise Okoro, a 23-year-old woman from Nigeria, is celebrating her extraordinary achievement of earning a Bachelor's and Master's Degree in Civil Engineering from the University of Edinburgh in the UK on the same day.

In 2017, Praise started college at

the University of Edinburgh. At the same time, she was also helping support her education by working some part-time jobs like being a waitress and tutor. She also served as the Secretary of the University of Edinburgh Engineering Society and Vice President of The University of Edinburgh

Nigerian Society at the time.

After 5 years of studying and a lot of hard work, Praise was simultaneously awarded both her Bachelor's Degree and Master's Degree in Civil Engineering.

Praise shared her success on her LinkedIn and expressed her gratitude to her loved ones who showed support throughout her academic journey.

"This journey has been 5 years In the making and I cannot thank everyone enough for how much they have supported me along the way. It really takes a family!!" Praise wrote on her LinkedIn post.

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