



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Decreased in February

The Conference Board Consumer Confidence Index® fell in February to 106.7 (1985=100), down from a revised 110.9 in January. February's decline in the Index occurred after three consecutive months of gains.

However, as January was revised downward from the preliminary reading of 114.8, the data now suggest that there was not a material breakout to the upside in confidence at the start of 2024.

- The decline in consumer confidence in February interrupted a three-month rise, reflecting persistent uncertainty about the US economy.
- The drop in confidence was broad-based, affecting all income groups except households earning less than \$15,000 and those earning more than \$125,000.
- Confidence deteriorated for consumers under the age of 35 and those 55 and over, whereas it improved slightly for those aged 35 to 54.
- Assessments of the present situation weakened in February, as consumers' views of both business conditions and the employment situation became less favorable.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—fell back to 147.2 (1985=100) in February from 154.9 in January.

Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—slipped to 79.8 (1985=100), down from a revised 81.5 in January. An Expectations Index reading below 80 often signals recession ahead.

The Confusing World of Insurance-- How it's causing chaos



Confusion about health insurance is costing Americans money and preventing many from getting the care they need, according to new data from Bend Financial.

Previous research has shown that confusion about health insurance leads consumers to choose more costly coverage than they need and uncertainty about cost can cause people to delay or avoid medical care.

In the new survey, respondents felt capable of navigating the healthcare system generally, but less clear on how to navigate health insurance.

More than 90% of respondents reported feeling at least somewhat confident in their ability to navigate the healthcare system; 29% were completely confident. Among people without insurance, though, just 6% felt completely confident.

At the same time, 56% of respondents reported feeling "completely lost" in trying to understand health insurance specifically. This feeling was most common among people on a family member's job-based insurance (75%), for people on COBRA (68%), and for people without insurance (64%).

According to Tom Torre, Bend Financial cofounder and CEO, people may feel comfortable navigating how to get care and from whom, but they get stuck on financial aspects of care.

"They're often confused with the details surrounding health insurance and the payment end of healthcare—how insurance works, what it covers and how much it pays for, the differences in types of coverage, and how payments are actually made," Torre said.

Sixty-one percent incorrectly defined a health insurance premium as the amount paid to cover healthcare services before the insurance plan starts to pay, which is actually the definition of a deductible.

Only 20% of respondents could correctly identify all life events that would allow someone to sign up health insurance outside of open enrollment, and 59% of respondents incorrectly said that it's illegal to have more than one health insurance plan at a time.

Asked what element of health insurance confuses them most, 52% of respondents said figuring out what counts toward their deductible, 47% said what procedures are covered, and 47% said what constitutes in- or out-of-network care.

Many respondents were also confused about specifics of their own coverage. For example, nearly 71% of respondents did not know if their health plan offered them access to telehealth services.

Confusion comes at a cost—financially and clinically.

Americans surveyed estimate they lose or waste more than \$110 each month due to confusion over their health plan coverage or costs.

Medical costs can pile up unnecessarily. "One cost of consumer confusion about medical bills can be delayed payment," said Mark Spinner, CEO of AccessOne, a patient financing company. "In analyzing accounts sent to collection agencies by prospective health system clients, we often find that 20 to 30% of those consumers could have successfully used a long-term financing plan if they knew one was available for which they could qualify."

To avoid surprise medical bills, some consumers avoid seeking care altogether. Fifty-nine percent of survey respondents reported putting off medical appointments and 53% had put off filling a prescription because they were unclear what their health plan would cover.

More than 11% of respondents reported having no dental or vision coverage, but only 16% said they didn't need it. Twelve percent said signing up was too confusing and 37% said they could not afford it.

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Financing instruments such as health savings accounts (HSA) and flexible savings accounts (FSA) were another source of confusion. Nearly two-thirds (65%) incorrectly said that HSAs and FSAs are the same. Forty-three percent said the most confusing element of healthcare coverage was what expenses they could use an FSA or HSA to pay for.

Lack of understanding can lead consumers to miss opportunities to reduce health insurance costs and increase savings.

Dr. Elizabeth Côté, chief mission officer and medical director at MyHealthMath, recommends people consider investing in an HSA if they have the option, especially if their employer contributes.

"In most cases, though not all, it will lower your total yearly healthcare spend," Côté said. "It's as powerful a retirement as a health expense vehicle."

Though Torre thinks healthcare providers, employers, health plans, and brokers need to do a better job helping consumers navigate their health benefits and understand their options, consumers ultimately must be their own advocates.

Torre's advice to consumers who feel confused is to take time and effort to understand their current benefits and potential options even if they can't switch now.

"Don't settle for the status quo," he said.

The investment may pay off in the future, Torre said. "You'll be armed with the knowledge to make the best choice the next time you have the opportunity to enroll in benefits."

Life Insurance--Do you need it?

Let's set the record straight: Not everyone needs life insurance. It's more than likely that you'll start thinking about needing a policy as you hit major life milestones, whether that's starting a business, getting married or having your first child.

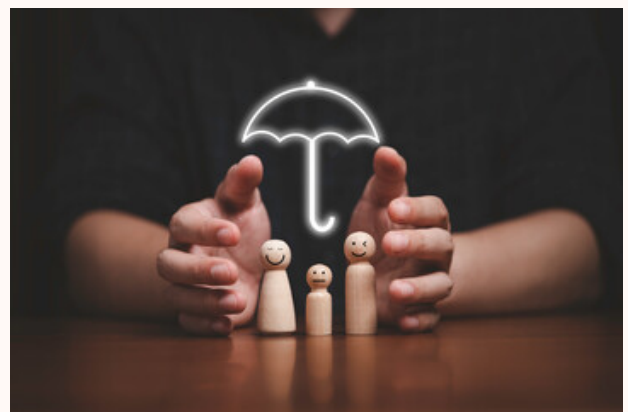
Single:

Young and single 20-somethings probably haven't thought much about life insurance, and that's OK. If you're 25 with no debt you probably don't need a life insurance policy, Ginty says.

But if you've co-signed a student loan with your parents, you may want to consider getting a life insurance policy because you have a financial obligation that could impact your parents. If you suddenly died, some private lenders have clauses in their contracts that require the loan balance to be repaid immediately. Your family may need a life insurance payout to cover that debt.

Or perhaps you help support other family members — siblings, parents or grandparents. What happens to them if you aren't capable of covering their expenses? Do they depend on your income? If so, then taking out a policy is a good bet.

The same is true if you're a business owner and took out a loan to fund your company. Not only do some small business loans require you to have life insurance coverage, but you need to ask yourself what happens to your employees and your company if you should suddenly die? In most cases, there will be expenses that will need to be wrapped up or perhaps a portion of the loan that will need to be repaid.



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Married:

Getting married often prompts couples to have hard financial conversations, and it's not a bad idea to discuss life insurance while you're at it. You may want to consider getting a policy if your spouse depends on your income to fund your shared expenses (or vice versa).

Financial coach Dave Ramsey recommends life insurance for married couples in situations where they, individually or jointly, racked up a lot of debt. If you live in a community property state where assets and debts are divided equally, your widow could be stuck trying to pay off all your joint debt if you died. That includes residents of Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.

Plus, if you plan to have kids one day, you may want to purchase life insurance before you become a parent. Your life insurance rate is based on your age, medical history and lifestyle choices (do you smoke, for example). It's generally easier to get a cheaper policy if you're young and relatively healthy.

This is especially true for women. Pregnancy is sometimes considered a pre-existing condition and may complicate the process of getting life insurance. And in some cases, a pregnancy may trigger lasting health effects for women, which again, may lead to higher insurance rates.

Married + Kids:

Once you have children, you almost always need life insurance. If something should happen to you or your co-parent, a life insurance policy will help your family handle expenses. Dave Ramsey recommends once you have kids to get a policy that is worth 10 times your annual pay.

**What kind of life insurance should you buy?**

You now know when to buy, but actually figuring out what to buy can still be stressful and confusing. That's why it's important to learn the basics of how to buy life insurance so you're more in control when you finally pull the trigger.

"As an educated consumer, you always make a better decision when it's not fear based," Ginty says. You also can choose to work with an insurance broker or financial advisor who can help you compare rates from multiple companies, giving you options.

There are two basic types of life insurance: term and permanent (whole life insurance is an example of this type of policy). When you buy a life insurance policy, you can specify the amount that will be paid out if you die (called the death benefit). Your monthly payment is the "premium." As long as you keep up with the premiums, your insurer will pay your beneficiaries when you die, usually as a lump sum.

Term life insurance is pretty much exactly what the name implies — it's insurance that covers you for a specific period of time, typically 10, 20 or 30 years. If you die while the policy is in place, you're covered. Once the term expires, you're no longer covered.

Permanent life insurance — which includes universal life, variable life and whole life — covers you throughout your life. Unlike term life, which is pure insurance that simply offers a payout if you should die, permanent policies, such as whole life, essentially create a savings account for you where you can earn a minimum guaranteed interest or a dividend. These earnings are generally tax-deferred and referred to as the "cash value." Over time, this builds up and you can borrow against it, (but you'll typically need to repay it) or even use it to cover your premiums.



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Yet those extra perks on permanent policies also increase the price. They can cost up to 10 times more than term, which can lead to people missing a payment or abandoning them all together. About 45% of people surrendered their policies within the first 10 years, according to a comprehensive study from the Society of Actuaries.

That's why, for most people, term life insurance is the way to go, Ginty says. For example, a 30-year-old, relatively healthy woman who's considering buying a \$500,000 policy will likely pay \$35 a month for a 30-year term life policy, as opposed to \$455 a month for whole life coverage, Ginty calculates.

When it comes to term life, experts advise consumers to take out level term life insurance, which guarantees you pay the same rate throughout the life of the policy. And if you're worried about being covered later in life, you usually can convert a term policy into a permanent policy up until a year before it expires, if that's of interest, Ginty says.

How much life insurance do I need?

You've settled on the type of insurance policy. Now how much coverage do you need? Most standard policies range from \$250,000 to \$1 million. How much you need depends on how the money will be spent. Do you need the policy to help pay off any funeral costs? Your mortgage? Fund your children's college education? Or maybe it's simply to help cover day-to-day expenses, such as childcare, for a certain period of time. Once you decide on how the money will be spent, you can determine how much insurance you need.

The non-profit insurance information organization Life Happens offers several calculators that can help if you're not quite sure.

Some employers will offer life insurance as part of your benefits package, which is great. These policies are good for those who need little to no life insurance. But they're not usually portable, which can be a huge drawback. Your policy ends when your job ends, so if you quit or are let go, you'll be left with zero coverage.

"I always think of the work policy as the cherry on top, it's extra" Ginty says. "It's better than nothing if you're struggling."

Navigating life insurance policies and salespeople can be complicated, but that's not a good excuse for inaction. Many people think you need to know a lot about finance in order to successfully buy life insurance, but that's not true, Ginty says. "You just need to rely on your gut instincts," she says. "If it doesn't feel comfortable, it's probably not the right fit for you."

The world of insurance continues to be confusing. If you need extra assistance, it may be wise to hire an insurance specialist to help you navigate through this difficult time. The right insurance is the difference between being covered and being left to pay extra expenses, or worse... your loved ones to pay them.

Top Social Security Changes You Need to Know

A new Social Security reform bill, HR-4583, was recently introduced into the U.S. House of Representatives. This legislation notably includes seven huge Social Security changes (among other reforms) that are on the table for 2024.

Across-the-board benefit increase

HR-4583 proposes increasing Social Security benefits across the board. The amount of individuals' average indexed monthly earnings used to calculate benefits would increase from 90% to 93%.

Changes to COLA calculation

Currently, the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) is used to calculate Social Security cost-of-living adjustments (COLAs). This metric has been criticized for not accurately reflecting seniors' costs. HR-4583 would replace the CPI-W with the Consumer Price Index for Elderly Consumers (CPI-E), which is designed to better capture the prices paid by seniors.

Increased minimum benefit for long-term low earners

The proposed legislation would increase minimum Social Security benefits for individuals with low earnings who work more than 10 years.



Eliminating government pension offset and windfall elimination provisions

Currently, the government pension offset provision reduces Social Security spousal and survivor benefits when the beneficiary receives benefits from a pension for a government job where Social Security taxes weren't paid. Also, the windfall elimination provision reduces Social Security benefits for some workers who receive pension benefits from jobs that weren't subject to the Social Security payroll tax. HR-4583 would eliminate both provisions.

Applying payroll tax to income over \$400,000

As things stand right now, \$160,200 of annual income is subject to the payroll tax that helps fund Social Security. HR-4583 would also make any income above \$400,000 subject to the payroll tax.

6. Applying Social Security tax to net investment income of high earners

The proposed legislation includes an additional 12.4% net investment income tax for individuals who make more than \$400,000 per year.

Combining the Social Security trust funds

Currently, there are two Social Security trust funds -- the Old-Age and Survivors Insurance Trust Fund and the Disability Insurance Trust Fund. HR-4583 would combine these two trust funds to provide more flexibility in funding Social Security benefits.

Chances of passing

Nearly every Democrat in the U.S. House of Representatives signed on as a co-sponsor of HR-4583. Another similar bill, HR-82, attracted the support of quite a few Republicans. The inclusion of the elimination of the government pension offset and windfall elimination provisions could be appealing to some in the GOP as well.

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HR-4583 has already been referred to the House Committee on Ways and Means. A companion bill, S-2280, has also been introduced into the U.S. Senate and referred to the Committee on Finance.

Importantly, some parts of HR-4583 would help prevent Social Security from going insolvent. In particular, increasing the payroll tax cap to \$400,000 would have a big impact.

President Joe Biden would almost certainly support the legislation if it's passed by Congress. But what are the chances of passage? Very slim.

The political dynamics, especially with the elections coming up in 2024, make it highly unlikely that any major Social Security reform will be enacted. However, the proposals included in HR-4583 could become key issues in the presidential and congressional elections next year.

The \$22,924 Social Security bonus most retirees completely overlook

If you're like most Americans, you're a few years (or more) behind on your retirement savings. But a handful of little-known "Social Security secrets" could help ensure a boost in your retirement income. For example: one easy trick could pay you as much as \$22,924 more... each year! Once you learn how to maximize your Social Security benefits, we think you could retire confidently with the peace of mind we're all after. Simply click here to discover how to learn more about these strategies.



Measles outbreak across the country continues to worry doctors



A measles outbreak at a Florida elementary school is the latest in a string of flare-ups in nearly a dozen states around the country as health authorities warn of rising cases of the preventable infection.

Health Department officials in Broward County have confirmed at least six cases of measles, a highly contagious viral infection once believed to have been eliminated in the U.S. that often leads to a rash, fever and cough. Measles can be especially dangerous and even deadly for children and babies.

The disease is easily preventable with a regular measles, mumps and rubella (MMR) vaccine, according to the Centers for Disease Control and Prevention. Nearly a dozen states have identified cases since December, and outbreaks have occurred in Washington state, Pennsylvania and now Florida.

Broward County Public Schools confirmed the first case on Friday in a third grade student at a Weston elementary school who had no history of travel, the Sun Sentinel reported. On Saturday, officials said the Florida Department of Health was investigating additional cases but did not say whether they involved students, teachers or school staff. A state database indicates there were six cases in Broward County, just north of Miami.

Late Tuesday, John J. Sullivan, a spokesperson for Broward County Schools, said in a statement that the district learned of one additional case, bringing the total number of cases to six at Manatee Bay Elementary School in Weston, about 20 miles west of Fort Lauderdale.

Florida Surgeon General Joseph Ladapo wrote in a letter to Manatee Bay parents Tuesday that in cases with such high likelihood of infection, it's normally recommended that students stay home. The infectious period would likely be over by March 7, though the date could change.

The district planned to provide continuous learning to Manatee Bay students whose parents or guardians chose to keep them at home, he said.

"However, due to the high immunity rate in the community, as well as the burden on families and educational cost of healthy children missing school, (the Department of Health) is deferring to parents or guardians to make decisions about school attendance," Ladapo said. "This recommendation may change as epidemiological investigations continue."

The letter didn't specify the immunity rate Manatee Bay had. The state health department didn't immediately respond to USA TODAY's email request Tuesday night.

Florida's kindergarten vaccination rate was 90.6%, below the national average of 93.1%. School district figures show that 86 students out of nearly 1,100 at Manatee Bay are not vaccinated against measles, CBS Miami reported.

The U.S. has set targets of 95% coverage with measles vaccine. Federal data has shown a large drop in vaccinations and record levels of vaccine exemptions among kindergarteners nationwide. Vaccination rates have dropped in the U.S., according to a CDC report. The U.S. reached its highest level ever for vaccine exemptions in the 2022-23 school year, with about a quarter-million kindergartners at risk to measles exposure. The exemptions are typically for religious, medical or philosophical reasons.

What is measles?

Measles is a viral infection that can cause a high fever, cough, runny nose and watery eyes seven to 14 days after a person comes in contact with the virus.

Three to five days after symptoms begin, a rash usually breaks out. It often begins as flat red spots on the face at the hairline and spread downward to the neck, trunk, arms, legs and feet, according to the CDC.

When the rash appears, a person's fever may spike to more than 104 degrees.

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Measles spreads through droplets when an infected person coughs or sneezes. It is so contagious that if one person has it, as many as nine out of 10 people around that person will also become infected if they are not vaccinated, according to the CDC. It can linger in the air long after a person has left a room.

How serious is measles?

Measles is especially dangerous for children under 5 and people who are pregnant or have HIV.

About 1 in 5 people who get the infection and are unvaccinated are hospitalized, according to the CDC. One to 3 of every 1,000 children infected with measles will die from respiratory and neurologic complications.

The rise in child cases signals that the U.S. is at a "canary in the coal mine" moment, said Michael Osterholm, director of the University of Minnesota's Center for Infectious Disease Research and Policy.

"We're going to start seeing more and more of these outbreaks," Osterholm said. "We're going to see more kids seriously ill, hospitalized and even die. And what's so tragic about this, these are all preventable."

Measles has been considered an "eliminated" virus in the U.S. since 2000. After nearly two dozen cases were reported in December and January, the CDC urged health providers across the U.S. to better identify patients with signs of measles. Some recent measles cases originated from unvaccinated U.S. residents who travel internationally and transmit the disease to others who aren't immune.

"The increased number of measles importations seen in recent weeks is reflective of a rise in global measles cases and a growing global threat from the disease," the CDC said at the time.

Is there a vaccine for measles?

Measles is completely preventable if a child receives the vaccine. The CDC recommends children get two doses of the vaccine, starting with the first dose when they are 12 to 15 months old, and the second dose between 4 and 6.

People who have received the full series of the immunizations are 98% protected and are highly unlikely to contract measles, according to the Florida Department of Health.

What should I do if my child shows symptoms of measles?

If you suspect or notice any symptoms of measles, contact your health care provider for instructions on how to safely seek medical attention without exposing other patients.

Officials urge patients to not visit a health care provider without properly contacting the provider ahead of time.



34% of Americans are Struggling to Pay Their Bills--Here's what to do if that is you



If you are facing financial stress right now, you are not alone. According to a recent Ramsey Solutions study, 34% of survey respondents indicated that they were either facing financial struggles or were actively in crisis. That's a huge percentage of people -- more than one-third of all respondents -- who are not feeling good about their personal finances.

If you are one of those people, there are some options out there that could help you to get a better sense of control and get into a better place with your money. Here are some steps that you can take to try to get back on track.

Take advantage of the help that's available

If you are in the midst of a financial crisis, you may need some help to get out of it. And there's absolutely nothing wrong with that, as plenty of state and federal programs were created for just that reason.

Depending on your situation, you may be eligible to get help paying for food, housing, or medical insurance. You can use the Benefit Finder on [USA.gov](https://www.usa.gov). Don't forget to check with your state's Social Service agency to explore programs available to you. Many of these programs are means-tested, so be prepared with paperwork like pay stubs or tax returns when you're trying to figure out what to qualify for.

Taking advantage of this assistance -- even on a temporary basis -- may give you the breathing room to make long-term positive changes that leave you with more money in your bank account.

Do something about your debt

If you are struggling, there's a good chance you have debt that's making your situation worse. After all, if you've committed future income to cover yesterday's expenses, it's going to be harder to make ends meet. When you're in this situation, look into whether you can lower monthly payments and total repayment costs. Refinancing using a personal loan may be a good option if you have high-interest debt. This would involve getting a personal loan at a lower rate and using it to pay off existing creditors.

Using a credit card balance transfer could be another option, as you can transfer the balance from current cards to a new card at 0% interest so you can make better progress on repayment. Note that you will need to have a fairly strong credit score to qualify for these options. And you should have a plan for repaying the debt while the 0% rate applies, as it will only be temporary.

You can also talk with your lenders about what they may be able to do for you, especially if you worry you won't be able to pay the bills. Often, they'll be willing to work out a payment plan for you if they fear not getting paid at all. You may want to ask, however, if the plan they work out will have an impact on your credit score. You may move forward with doing it anyway, but be aware this could make things harder in the long run if you hurt your credit.

Increase your income

Finding a way to earn a little more could go a very long way toward reducing your financial worries. And there are a ton of side gigs out there you could try out. The average earnings from side hustles come in at \$483 per month, which is a good amount of money you could use to try to catch up on bills or pay down debt so you can eliminate some of your monthly obligations.

Think about what you're interested in and where your talents are. Could you walk dogs or baby sit or drive for a ride-hailing service or provide tutoring? There are apps and websites aplenty where you can connect with people that may be interested in hiring you for these tasks.

CONTINUED**Reduce your fixed spending**

Finally, you could try to reduce one of your fixed costs. This is a big, ongoing cost that you can take action once to reduce and that will make a long-term positive impact. For example, you could sell your expensive car (with the high car payment) and opt for a cheaper one and pocket the extra cash.

Making one big lifestyle shift like this can be a lot less stressful and a lot easier to maintain, so it could really help your financial struggles to lessen. By taking any or all of these steps, perhaps you can get some financial relief so you can move out of the personal finance crisis and stress phase and start making solid progress toward a brighter future.

Prioritizing bills

When you can't pay all your bills on time, this tool can help you prioritize which bills to pay first and helps you think through the impact of your choices.

Note: For expenses like utilities, phone and internet, mortgages, or insurance, many providers offer flexibilities to customers facing financial strain, and many are offering additional assistance during the pandemic. Check with your service providers, including utilities, phone and internet providers, mortgage servicers, landlords, and insurance companies. You can dial 211 and 311 to identify resources in your community.

**Spending tracker**

Get an accurate picture of your finances. In normal circumstances, this includes getting a good sense of where your money is coming from (income) and where it's going (expenses). While some of your expenses, like childcare or entertainment, may have stopped for the time being, you still need to make sure you can cover your basic necessities – food, housing, utilities, and phone.

Watch out for scammers

While you're working hard to make ends meet, scammers are working overtime to try to steal your money, your identity, or both.

You are the first line of defense when it comes to protecting your financial information from fraud or theft. The Spotting red flags and Protecting your identity handouts can help you be proactive about keeping your information safe.

Checking your credit

It's important to make time after you've figured out how you will be able to pay your bills and worked out repayment options to check your credit reports. Your credit reports and scores play an important role in your future financial opportunities.

Requesting your free credit reports

Several online tools exist to help you request your free credit report. These tools walk you through the steps of requesting your free credit reports. Once you have them, use the Reviewing your credit reports tool to make sure your credit information is correct.

Top Spring Cleaning Hacks of the Pros



The weather is getting warmer and you likely just grabbed a pack of Allegra at the pharmacy, which can only mean one thing—it's time for spring cleaning. Unlike regular routine cleaning, spring cleaning involves getting down on your elbows and tackling just about every nook and cranny in your home. While it certainly sounds like a mammoth effort of energy and time, there are certain hacks that can help make your tasks a lot easier.

Here are the best spring-cleaning tips and tricks for working smarter, not harder.

Steam Clean Everything—Appliances, Windows And Mirrors, Too

If there is one tool our experts unanimously swore by, it's a steam cleaner. From Bissell's bestselling handheld steamer to the brand's powerful 3-in-1 full-length design, more than a few cleaning experts we spoke with recommended investing in a heavy-duty model. "It allows you to clean encrusted dirt. I cleaned my oven and it has never looked so good! I find it [to be] a very valuable tool for the house," says Gabrielle Vigneault, content creator behind the popular Instagram account, Cleaning With Gabie. This tool is indoor- and outdoor-friendly and can remove stuck-on dirt and grime once and for all.

If storage space is an issue, start with a smaller handheld model. "Handheld steamers that come with attachments can tackle a ton of cleaning tasks all over the home using just hot water. Use it to clean everything from glass and mirrors and windows to grills, window tracks, bathroom surfaces, toilets, grout and even refresh some fabrics," says Jill Koch, cleaning and organizing expert and founder of Jill Comes Clean. She also likes to use the full-size version to clean hard surfaces such as floors without the use of harsh chemicals.

Invest In A Pumice Stone For Tackling Hard Water Stains And Baked-On Grime

A natural volcanic rock with a hard, abrasive texture, a pumice stone is ideal for scrubbing away tough stains. Its non-toxic material means you can clean deeply without using too many chemicals. Before trying it on a large area, make sure you test it out on a smaller patch to ensure it doesn't leave scratches on your surface, says TikTok Lori Williamson of Now Its Clean, a popular cleaning hacks account with over 1.8 million followers.

Dryer Sheets Are The Unsung Heroes For Tackling Dusty, Pet-Fur Laden Baseboards

You likely have a box of dryer sheets stashed away for laundry day; a well-known and dependable product for reducing static in your clothing and leaving them smelling fresh and clean. But that's not all they're good for. "Use Bounce dryer sheets to wipe down your baseboards. The film in the dryer sheet will create a layer that will help keep dust and pet hair from sticking to it for months," says Ken Long, a renovation consultant and viral TikTok creator with over 498,000 followers. While any dryer sheets will do, ones designed for guarding pet hair and lint will make this hack extra effective.

Snag A Set Of Inexpensive Pillowcases To Keep Your Ceiling Fans Looking Shiny And New

No matter what type of long-handled, angled duster you own, cleaning the blades of ceiling fans will always be a bit of a pain. Plus, it's difficult to completely trap that pesky layer of accumulated dust as you wipe down each blade. The solution? Invest in a set of inexpensive pillowcases for dusting. "Spray the blades of the ceiling fan with your favorite all-purpose cleaner. Slide a pillowcase over a ceiling fan blade, place your hands on the top and bottom of the blade, and slowly slide the pillowcase off to remove dust. The dust is all contained inside the pillowcase!" says Tyler Moore, creator of the popular blog, The Tidy Dad.

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It's no secret that Mr. Clean products are pure magic. Particularly the brand's erasers that instantly erase dark marks or stains from white walls. But there's another cleaning product from Mr. Clean that's worth stocking up on: Mr. Clean Magic Eraser Sheets. According to Smallin Kuper, these sheets work incredibly well at getting rid of stains on cookware and serverware. "Remove stains from plastic food storage containers or coffee cups in seconds with a Mr. Clean Magic Eraser Sheet. Just wet and wipe," she explains, adding that she prefers the sheets over the sponges because of their flexibility.

Give This Spin Mop A Go To Spruce Up Floors, Cabinets, Shower Walls And More

From polishing kitchen cabinets to wiping down your floors and shower walls, a spin mop can do it all. It's such a popular cleaning tool that not one, but two of our experts recommended this product. This under-\$40 model received high praise from cleaning specialists White and Williamson, who both tout its ability to clean various areas throughout your entire home. Here's how to use it: "For the spin mop system, add water and your favorite all-purpose cleaner to the bucket. Submerge the mop head into the bucket. Wring it by spinning it about 10 times to ensure that it's not soaking wet but is damp," explains Williamson.

"The telescopic handle of the mop, combined with the microfiber mop head, makes it a perfect combo for cleaning various places in the home like shower walls and bath tubs," she adds. White recommends swapping an all-purpose cleaner with vinegar, which tackles dirt and grime with just a quick wipe, thanks to its high acidity levels.

Try This Swiffer Sweeper Hack To Tackle Those Hard-To-Reach Spots

No matter your height, cleaning ceiling fan blades or the top of a tall China cabinet will always be challenging. The solution? Use a Swiffer Sweeper and microfiber cloth to polish hard-to-reach areas. It's an eco-friendly alternative to single-use Swiffer pads and is just as effective at removing dust and dirt. "Simply put the microfiber cloth in the washing machine and you're done. I'm 5-foot-2 and this method really makes my life easier," says Vigneault.

Add a Lazy Susan to Your Fridge

If you're already taking everything out to give the fridge a good scrub, add a lazy Susan to each shelf before you restock. Being able to spin it to access things in the back will cut down on spills and make your next spring cleaning that much easier.

Steam-Clean Your Microwave

To remove old food stains from the inside of the microwave, steam them before you scrub. Fill a microwave-safe bowl with 1 to 2 cups of water, 2 tablespoons of white vinegar, and a few drops of your favorite essential oil and zap the mixture for five minutes.

Go Through Your Closet

Now is the coveted time of year when the wardrobe change occurs. If you take this time to swap your 'drobe, it's time to be honest with yourself. A great rule of thumb to consider is to examine your seasonal closet, and pick out the items that you didn't wear. If you didn't wear it, odds are, you may never wear it.

Now is a great time to consider donating these items to someone who needs them. Check out your local shelters and donation centers. Giving back can be one of the best forms of spring cleaning.



Welcome one of our credit union partners!

As a nonprofit consumer education organization, ACC has developed partnerships with credit unions across the country. These partnerships allow ACC members eligibility with our credit unions. If approved, our members gain access to a member-owned financial institution, with products and services designed to make banking more affordable, simple and convenient, and to offer additional resources that can help our members identify and achieve their financial dreams.

Thrivent Credit Union
4321 N Ballard Road
Appleton, Wisconsin 54919
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Purpose based banking. Member-centered service.

Thrivent Credit Union (TCU) helps people achieve financial clarity by providing access to banking products and services that help bring balance to spending, purpose to saving, and intention to managing debt. We strive to put you at the center of everything we do, providing impeccable service and competitive rates, so you can make financial choices aligned with your values and priorities.

When you join TCU, we'll also provide you with an associate membership in Thrivent, so you can access the benefits of our sponsor organization. Driven by a higher purpose at its core, Thrivent is a holistic financial services organization that is committed to providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.

Thrivent doesn't own TCU – the credit union is owned by its members. All Thrivent clients with membership are eligible to bank with TCU.

You're a valued member-owner

At TCU, you're never just an account number. We believe our commitment to your values makes a positive difference in the way you bank. By putting you at the center of everything we do, we help bring purpose to the way you save, spend and borrow – through our personalized products, impeccable service and competitive rates.

How does membership work?

When you bank with us, you become a member-owner of TCU. You reap the benefits of our organization's profits, and you have a vote in its leadership elections. Your returns. Your voice. We're confident that makes for a better way to bank.

When you join with TCU, we open a share savings account for you and fuel it with its first dollar – that's all you're required to keep in that account to maintain your membership.



Eligibility

Any Thrivent client with associate or benefit membership (whether an individual, business or organization) is eligible to bank with TCU. Don't have membership yet? Don't worry. You'll receive associate Thrivent membership when you apply for an account with us – and we'll even waive the \$19.95 fee.

With membership, you'll be a part of Thrivent, a membership-owned fraternal organization – and a holistic financial services organization dedicated to helping clients achieve financial clarity by focusing on their needs, goals and priorities.

Businesses and organizations

- TCU membership is also available to organizations that meet any of the following criteria:
- Comprised of or owned by Thrivent clients with membership.
- Associate Corporate member of the American Consumer Council.
 - To learn more about ACC membership, call us at 612-844-8512.
- Affiliated with one of the following church bodies:
 - Evangelical Lutheran Church in America (ELCA).
 - Lutheran Church – Missouri Synod (LCMS).
 - Wisconsin Evangelical Lutheran Synod (WELS).
 - Church of the Lutheran Brethren (CLB).
 - North American Lutheran Church (NALC).
 - American Association of Lutheran Churches (AALC).
 - Evangelical Lutheran Synod (ELS).
 - Association of Free Lutheran Congregations (AFLC).
 - Lutheran Congregations in Mission for Christ (LCMC).

For more information, visit our website at www.thriventcu.com or call us toll-free at 1-866-226-5225

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Skyla Credit Union
718 Central Ave
Charlotte, NC 28204

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OUR STORY

Our history dates back to 1961, but our story is just getting started.

HERE'S THE THING...

You want your money to work smarter and go farther, but you're not sure where to start... You're trying to budget, trying to figure out where your best financial options exist, trying to find where you might be able to trim some expenses. But Money. Is. Complicated. And frustrating. And stressful. And critical. And... and... and...

You're tired

You've tried the budgeting apps and saving plans, but nothing seems to stick. No matter how many times you've started, it just feels like you're spinning your wheels with no forward motion.

You're overwhelmed

You want sound financial advice and guidance, but you don't know where to turn. There's so many options, and everywhere you've tried, you just feel like an account number.

You deserve better

Whether you're ready to make your money work smarter, or need financial help and don't know where to find it, you deserve to feel confident in your money decisions and work with someone who knows you by name.

ENTER SKYLA

It's time to take control of your finances

At Skyla, we're your financial partner for everything! If you're ready to tackle a budgeting plan, understand your loan options, boost your savings account, or just find sweet perks and discounts to be a savvy spender, we have the tools for you.



HOW WE HELP

Customized financial solutions tailored to you

Your money... it's extremely important and highly personal. We understand the personal needs you have when it comes to your finances. And that's why we've built specialized solutions that fit seamlessly into your life – helping you to more easily manage your money and equipping you with the tools to assist you in making smarter plans for the future.

COMMUNITY ENGAGEMENT PRIORITIES

positively impacting our local community

At Skyla, we believe in empowering all of the ways our consumers want to help their community. Because at the end of the day, we're a part of that community, too. Take a peek at our three areas of focus to build a better community:

FINANCIAL WELLNESS

The financial wellness of our members and communities is a key priority. A strong foundation of financial literacy can affect present and generational change in the financial security of families.

ECONOMIC MOBILITY

We aim to support education, certifications, and training to create more pathways to sustainable income for individuals and families. We know that having access to income both meet basic needs and creates self-sufficiency in our communities.

HOUSING STABILITY

From availability to affordability, housing is a challenge across the Skyla footprint. The cost burden of sustaining housing creates challenges with juggling other expenses, such as childcare, food, or transportation.

For more information, visit our website at www.skylacu.com or call us toll-free at 1-888-633-2628.

ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



Green C Certification

If your company or organization would like to increase its credibility with consumers, you should consider applying for ACC's **"Green C" Certification**.

Application for the Spring cycle are being accepted through June 1st, 2024.

It's a proven fact that consumers prefer to do business with eco-friendly companies, implement green initiatives and that practice Corporate Social Responsibility. The process is straight-forward, and all applicants are recognized by the ACC and the Green USA Institute.

All applicants should review the criteria, then complete and submit their applications to ACC's Green Consumer Council for review, assessment and feedback. Program details and the Green C Certification criteria can be viewed online at www.AmericanConsumerCouncil.org/education.

For more information, call 1-800-544-0414 or visit ACC's website.

Friend of the Consumer

Is your business consumer-friendly?

Does your business deserve greater recognition for its service to consumers?

If so, you should apply for the American Consumer Council's Friend of the Consumer Award.



Each year, ACC awards numerous "Friend of the Consumer" awards to deserving manufacturers, retailers, and other businesses that produce or sell products in the United States, and which meet or exceed federally mandated standards, and have "demonstrated a commitment to American consumers by providing products or services that foster consumer confidence and market acceptance."

To apply, complete the online application at: www.americanconsumercouncil.org/awards.asp and return it to ACC with the application fee.

Applicants will be notified within five days of receipt of their application. Thereafter, a panel of independent judges will review your application and make a formal recommendation within 20 days of your submission.



Financial Education

ACC is pleased to have a partnership with Nicole Middendorf. Nicole is a money maven, a knowledge junkie, and a born coach. She is an entrepreneur who left Morgan Stanley in 2003 to run her own wealth management firm. Nicole is the author of five books, a world traveler, philanthropist, and an accomplished public speaker.

As a Wealth Advisor and Certified Divorce Financial Analyst with Prosperwell Financial, her main focus is to help people create wealth from the inside out. She is able to accomplish this through one-on-one client meetings, writing books, presenting at conferences, and appearing on TV, radio, and other media.

Nicole shares financial advice and a real-life perspective on saving, planning, and investing with audiences across the country. Her primary goal is to take complicated subjects and make them easy to understand. She works hard to empower her audience to make crucial and positive changes in their own lives. Nicole's books have received local and national press coverage, where she has become known for her thoughtful concise quotes, relaxed on-air presence, and articulate delivery.

ACC is committed to promoting and providing financial education to the public. Nicole Middendorf has collaborated with us to create a new 6-part video series that promotes financial literacy for youth. Check it out here: <https://qcashfinancial.com/are-we-failing-our-kids-in-financial-literacy/>

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