

# Voice of the Consumer



## Taking Care of Your Mental Health is CRUCIAL!

Ashamed. Embarrassed. Afraid. All too often, these emotions stop us from sharing our mental health concerns.

But living a full, productive life depends on more than just what you might think of as “physical” health. Mental health matters just as much.

Mental illness is also more common than you might think, too. Although disorders range in severity, around 1 in 5 Americans and 1 in 8 people worldwide experience some type of mental health condition in any given year.

“ Unfortunately, mental illness still comes with a stigma in our society and it leads to people not seeking the help they need,” shares psychiatrist Karen Jacobs, DO.

The first step toward overall well-being is becoming aware of your mental health and then talking about it with your healthcare provider. Whether you’re feeling more anxious than usual or feel like your depression is taking a toll, talking to a professional can help create a plan for how to move forward. And there are plenty of ways to care for your mental health on a daily basis.

Our mental health can affect factors like:

- Your self-esteem and self-worth.
- The way you socialize with others.
- The way you find meaning and value in your life.
- Your psychological functioning as it’s tied to memory and problem-solving.
- Your physical well-being.
- Whether or not you have a mental health disorder like anxiety or depression.

### Why mental health matters

Often, the symptoms of mental health can be “invisible” to the world around you — or even to yourself. So, it’s important to acknowledge when you’re feeling your mental health taking a hit.

Here are some of the benefits of taking care of your mental health:

### It affects your brain and cognitive functioning

Have you ever noticed that when you’re in an anxious or depressed mood, you can’t seem to think clearly? Well, just like poor physical health can affect internal organs like your heart and gut, poor mental health can affect the way your brain works.



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Our mental health impacts our cognitive processes such as perception, thinking, memory, reasoning, and problem-solving. It involves having clear thoughts, the ability to concentrate and make decisions, and the capacity to learn and adapt to new information and experiences.

## It affects the rest of your physical health

It's easy to think of mental health as separate from physical health, but your brain is part of your body. Mental illness is the root cause of many physical symptoms.

"For example, if you're experiencing sleep disturbances, fatigue, insomnia, headaches, gastric issues, muscle aches, heart palpitations or racing heart, your doctor will want to rule out depression, anxiety or other mental conditions as a potential cause," explains Dr. Jacobs.

To highlight the importance of this connection, the American Heart Association released a statement in recent years recommending that depression be considered a risk factor for poor outcomes in patients with acute coronary syndrome.

## It can help you build resilience

Mental health can play a big part in how we react to tough times – and this is where building resilience comes in. When you're resilient, you're better equipped to handle challenges, setbacks and life transitions, while maintaining a sense of balance and well-being.

## It can impact your relationships

Mental health is a big part of how we socialize and react to others around us. Having good mental health can help you develop positive and meaningful relationships with others.

This ties in with how we communicate and talk with others, how we establish and maintain healthy boundaries, and how we empathize with others.

## It can help you maintain a positive self-image

Sure, we get down on ourselves every once in a while. But the way we generally view ourselves is a big factor in our mental health – specifically, our self-esteem and self-worth. Having good mental health can help you recognize your strengths and limitations, while having the confidence in your own abilities and the ability to maintain a healthy level of self-esteem.

## It can impact your overall well-being

We all have a lot of feelings, and learning how to manage them is a large part of mental health. This means finding the balance of being able to share and acknowledge your emotions, while also not letting them take over your life. This can encompass things like managing stress, coping with difficult situations and maintaining a positive outlook when times are tough.

## How to improve mental health

There's obviously no single cure-all button that can optimize our mental health. Instead, it takes a combination of different therapies, resources and lifestyle changes to make you feel more mentally at ease.

- **Lifestyle changes:** Adopting healthy lifestyle practices can have a positive impact on your mental health. This includes exercising regularly, maintaining a balanced diet, getting adequate sleep and reducing stress through relaxation techniques like meditation or mindfulness.
- **Psychotherapy:** Also known as talk therapy or counseling, psychotherapy involves conversations between a trained mental health professional and an individual or group. Different approaches, like cognitive behavioral therapy (CBT) or dialectical behavior therapy (DBT), can be used to address various mental health concerns.
- **Support groups:** Peer support groups or group therapy sessions can provide you with a platform to connect with others who have experienced similar mental health challenges. These groups offer a sense of community, understanding and the opportunity to share coping strategies.
- **Medication:** In some cases, medication may be prescribed by a psychiatrist or other qualified healthcare professional to help manage symptoms of mental health disorders. Antidepressants, anti-anxiety medications and mood stabilizers are among the commonly prescribed medications.
- **Other therapies:** You may choose to explore complementary or integrative approaches to mental health treatment, such as acupuncture, specific yoga practices, art therapy or music therapy. These can be used alongside traditional treatments and may provide additional support.

Overall, taking care of your mental health starts with checking in with yourself. After that, you can find support from a local counseling group, a therapist or your primary care provider. Remember: Your doctor's office is a safe place to share your fears and there are plenty of reasons –and benefits! – to taking mental health seriously.

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## SPRING CLEANING--A WASTE OF TIME OR ESSENTIAL TO OUR HAPPINESS?



Upwards of 86% of United States respondents plan to declutter and deep clean their homes this spring, according to Nextdoor's January 2024 survey. As many as 29% plan to dedicate an entire day to the process, and others plan to spend more than a week getting their house in perfect order.

One might expect to see parks buzzing with people enjoying the sun after months inside. There's something else topping many to-do lists that people are eager to accomplish this spring.

Is spring cleaning more ritual, tradition, habit, or necessity for well-being? Recent data suggests it may be a combination of all four. But one thing is clear: removing clutter and enjoying a clean, fresh-smelling home are the top priorities for feeling happier at home this spring.

### Decluttering: A Necessary Ritual for Well-Being

With so many years of practice and valuable lessons from organizing gurus like Marie Kondo and The Home Edit, are people getting better at maintaining tidy homes year-round?

The popularity of home organization books and media promotes the relationship between home tidiness and overall happiness. However, with many tempting new products and emerging trends through the year, it's difficult for shoppers to determine which new purchases will become favorites and which will find their way to the donation bin. Assuming that happens. Decluttering is an essential piece of annual spring cleaning and monthly deep house cleaning rituals.

One person's clutter is another person's treasure. Spring is a great time to recoup some sunk costs from unused items and search popular online resale marketplaces for expensive items like home gym equipment at reduced prices. Online marketplaces are also great ways to find great deals on gently used clothing, furniture, and exercise equipment.

### Maximize the Freshness of the Season

By April, most of the U.S. has warmed to comfortable temperatures, making opening windows and letting in the fresh air enjoyable. Additionally, spring cleaning trends show that product scent and efficacy play a big part in how consumers source cleaning products. Though germ elimination remains the goal, a shift has been made toward more environmentally conscious and sustainable products ahead of spring cleaning.

Cleaning and refreshing bulkier items — rugs, comforters, and pillows — can add freshness to indoor air. Home cleaning gurus remind homeowners to literally breathe a little easier by replacing air filters and dusting harder-to-reach places like fan blades, cabinets, and light fixtures.

### Boosting Mental Well-Being

A clean space invites a clear mind. As time passes, it is natural to accumulate things around the house, requiring a reset. Spring is a great time to open the windows and work on those oft-overlooked home areas. Even simple chores like dusting and sweeping can motivate and instill a sense of calm as you take control of your immediate environment.

Even if you only have a few hours a day and have to space tasks out over a few weeks, cleaning at any pace can improve your mental and physical health with cleanliness and organization.



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## Top Tips to Avoid Tax Return Scams

No one likes doing their taxes, but filing early may actually help you avoid tax fraud this year.

Tax scams are among the types of fraud most frequently reported to BBB, and scammers often impersonate the IRS. Their goal is either to get your personal information for tax identity theft or to trick you into paying them directly.

How tax scammers operate:

- By phone: Someone pretending to be with the IRS calls you and requests personal information or payment, claiming you owe back taxes or that they're working on your refund. They may pressure you to act immediately and threaten you with arrest or fines if you don't comply. These scammers will go to great lengths to appear real, including giving a fake badge number, leaving official-sounding robocall messages or setting up a fake caller ID.
- By phishing: Scammers send messages by email, text or social media claiming to be from the IRS. These messages link you to a fake IRS website to "update your IRS e-file immediately."

Once they have your Social Security Number (SSN) or other personal information, scammers can commit tax identity theft by filing taxes in your name and collecting your refund.

Remember that the IRS will usually communicate with you by postal mail – never by email, social media or text message. Trust your gut if you get a message that doesn't seem right.



### BBB's tips to avoid tax identity theft and scams:

- File early. Filing as soon as you can reduces the chance that someone can steal your identity by filing your taxes before you do. Make sure you have all relevant documents before you file.
- Consider an Identity Protection PIN (IP PIN). An IP PIN is a six-digit number from the IRS that confirms your identity. It can help identify you if someone commits tax fraud using your SSN. The IRS will provide your IP PIN online when you first opt in and will then mail you a new one each December.
- Know how the real IRS will contact you. The IRS will never email you, text you or contact you on social media to request personal or financial information. They will most likely communicate with you through postal mail, but there are some circumstances where they might call or visit after first reaching out by mail.
- Know how scammers will ask you to pay. The IRS will never demand immediate payment, require a specific form of payment or ask for credit card numbers or bank information over the phone. Never pay anyone asking for cryptocurrency, a wire transfer or a gift card.

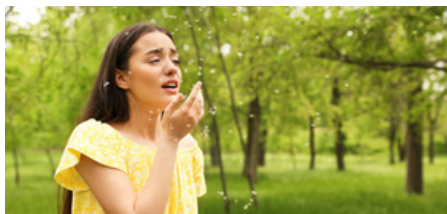
- Use secure tax filing websites. Make sure you are accessing the real IRS website or other tax filing website by checking that the URL is spelled correctly. Look for the lock symbol to the left of the URL – this means your connection is secure.
- Protect your information. Store your tax documents in a secure location in your home or on a password-protected computer. As a general rule, don't give out your SSN unless absolutely necessary. Research tax preparers thoroughly at BBB.org before you give them your personal information (and check out BBB's guide to choosing a tax preparer).
- Know the signs of fraud. If the IRS informs you that your return has already been filed or that you received wages from an employer you don't know, you could be a victim of tax fraud. Visit an IRS office as soon as possible to resolve the problem.
- Report scams. If you think you're a victim of a tax scam or identity theft: 1. Report it to the IRS. 2. File a complaint with the FTC. 3. Report it to BBB Scam Tracker.



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## How to Tame Those Pesky Spring Allergies



Runny nose, itchy eyes, brain-rattling sneezes ... must be spring! In many parts of the U.S., spring allergy season begins in February and can last until early summer. Here are some top tips of immunologists and allergists on how to tame those pesky spring allergies:

### Spring allergy symptoms

Some of the most common symptoms of spring allergies are:

- Head congestion. Think stuffy or runny nose, sinus pain and headaches.
- Coughing and – in people with allergic asthma – wheezing or shortness of breath.
- Red, itchy, swollen or watery eyes.
- Dry, scratchy or sore throat with postnasal drip. You may even experience pain when you swallow.
- Itchy skin. If you come into direct contact with an allergen, you could even experience contact dermatitis, which can manifest as an itchy rash, blisters or swelling.
- Fatigue and brain fog.

### Can spring allergies be prevented?

If you have mild allergies, you may tend to just grin and bear it. But if your allergies are more intense, they can really interfere with your life. So, what can you do to prevent the misery before it starts?

### Get ahead of allergy season

Top docs recommend starting a topical nasal steroid spray one or two weeks before the start of allergy season. These sprays can prevent inflammation in your nose and block some of your worst symptoms before they begin.

You'll have a good steady state of medicine in your system, so you can handle the onslaught we get from the allergy season. Once the pollen starts flying, use your nasal steroid spray daily until the season ends.

### Adjust your lifestyle

If you're hoping to avoid seasonal sniffles, there are some basic precautions you can take to minimize your exposure to allergens:

- Keep your windows closed. "We all love the air in the evening, especially in the spring," Dr. Preston concedes, "But closing the windows helps keep the pollen out of your home." He also recommends keeping your home and car windows closed whenever possible during allergy season. And when you're in your car, press the button to switch your air conditioning to recirculation mode.
- Choose the right HVAC filter and change it regularly. Make sure you select an allergy-reduction HVAC filter for your home and check the packaging to see how often it should be changed to operate at peak efficiency. That can go a long way toward minimizing air pollution in your home.

- Consider investing in an air purifier. Air purifiers are a good idea for everyone, not just folks who struggle with allergies. If you only have one air purifier, keep it in your bedroom.
- Do some spring cleaning. Tidying up may not always spark joy, but not tidying up can spark your allergies. It's especially important to keep your sheets clean as the weather gets warmer. You may even find cleaning your home improves your mood.
- Keep your pets clean. Guess what the cat dragged in? Pollen. That's right: If your pet spends time outdoors, their fur/hair/feathers/scales will collect pollen, dirt and all sorts of other irritants. Keeping your pet groomed helps reduce that buildup. Pet stores carry wipes you can use to clean them up after a romp in the great outdoors. Not only will it help keep you feeling good – it may also help alleviate their spring allergies, too! If you can bear it, it's also best to keep your pets out of your bedroom (and, obviously, out of your bed) as much as possible.
- Shower when you come home and don't re-wear clothes. Fido isn't the only one bringing the outdoors in. Showering every day is a good rule of thumb anyway, but during allergy season, it's extra important to keep your skin clean. Of course, taking the time to wash off the (literal) remains of the day is only helpful if you change into clean clothing.

### How to Further Combat Allergy Symptoms

You have several options to help ease your symptoms through the spring season. They include using:

- antihistamines
- nasal sprays
- decongestants
- allergy shots
- nasal rinses
- neti pots

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## How to Extend the Life of Your Car



### Keep up with Routine Maintenance

Auto dealerships don't ask you to come in regularly just so they can get paid for unnecessary service appointments—cars really do need regular maintenance and tune-ups to function at optimal levels. Routine maintenance covers the most basic elements of your vehicle—like getting regular oil changes, tire rotations, and routine checks of various parts and pieces to be sure they're not wearing down faster than intended.

### Drive Carefully

How you choose to drive has a major impact on the condition and lifespan of your vehicle. Put simply, being hard on the vehicle causes it to wear down much faster—while taking care to drive smoothly and steadily will ensure each part lasts for as long as possible.

### Know Your Vehicle

This one sounds easier than it is. You drive your vehicle regularly, so you should know how it normally sounds and moves. If there's a problem—it's shuddering strangely, it sounds different, or maybe it just doesn't pick up speed as fast as it used to—then there's almost certainly a problem somewhere. Take the time to familiarize yourself with your vehicle, including how it handles, sounds, and anything else of note.

With every new model year of a vehicle comes a world of new features, systems and general upgrades that help in various ways. But whether it's helping to improve your car's engine performance, fuel efficiency, or overall safety, new advancements often means new, more expensive technologies that often lead to even more expensive repairs. Worse yet, while some vehicles are made a little more sturdy than before, many other models are breaking down more frequently than before.

All of this can lead to one thing: out-of-pocket expenses for car repairs. However, by taking the time needed to keep your vehicle in top condition, like following your car's maintenance schedule, getting regular car washes and more, you can help extend the life of your car for years to come.

### How to Extend the Life of Your Car:

Overall though, what it all boils down to is that failing to take the time to take care of your vehicle and following its recommended maintenance schedule as laid out in your car's owner's manual, cars just aren't lasting as long. Fortunately, there are a few things you can do to improve the life of your car—and these easy tips could ultimately save you thousands of dollars in repairs, including:

### Pay Attention to the Weather

Harsh weather—particularly hot or cold days, excessive ice, or even abnormal amounts of air pollution—can harm your vehicle in different ways. Even slight temperature changes can impact your car's battery or tires. Thankfully, there are ways of dealing with various types of weather. First, consider interior protection for your vehicle—a few sunlight-reflecting panels can keep the inside of your vehicle cooler and prevent heat-based damage.

### Consider an Extended Auto Warranty

Of course, while all of these preventative measures will surely do a lot to extend your vehicle's life, it isn't enough to fully safeguard it from costly repairs. No matter how well an automobile was manufactured, it will still eventually fail or break down, which is why many experts suggest protecting your vehicle, especially used vehicles, with an extended auto warranty.

By taking the extra time and giving your vehicle a little bit of TLC, you can keep it running longer.

