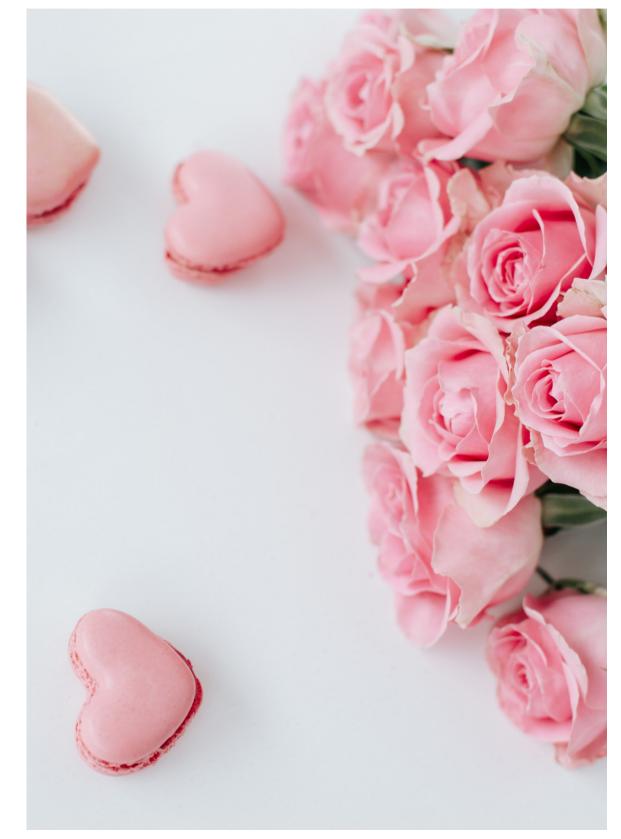
# VERIACCOUNT MAGAZINE



EXPERIENCED FINANCIAL AND ADVOCACY SERVICES

VOLUME EIGHT FEBRUARY 2022

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# VeriAccount Comics



# VeriAccount Service Spotlight



### Lifestyle Concierge Accounting Services

Varies

Money management is the key to staying stress-free. Our money management and budgeting services give you the power of a personal bookkeeper, without the high cost!

We have pricing tiers for all income brackets:

- Aging in Place/Disabled
- Busy Individuals
- Young Adults 18-25 yrs
- Service Members/Veterans

Ask us about our annual discount!

## WHY STUDENT LOAN DEBT HURTS YOUR MENTAL HEALTH

The United States is one of the few developed nations where most of it's student population will incur some amount of debt if they go on to pursue higher education. Additionally, it is well known that debt can cause mental health worries and even depression.

There are many reasons why student loan debt specifically, can harm a borrower's mental health. Many Americans who are in debt end up postponing financial and lifestyle milestones such as having a baby, buying a house, getting married, saving for retirement or going on vacation. Additionally, the system is often confusing to navigate, and besides not understanding how loans work, many borrowers do not understand repayment and relief options.

This confusion can lead to increased balance or other costly mistakes. Several people use income-based repayment plans that decrease the amount they owe on their bill each month. The problem is that many people often see their loan balances increase rather than decrease, even if they pay off the full amount of their payment each month on time for several years. A growing balance even if you make payments is mentally defeating. Moreover, your credit score may be lowered if you are late or do not pay for whatever reason.

Consequently, many students do not even get a job in the career they studied for after they graduate so they end up paying for an education they feel like they didn't use.

The student loan debt crisis affects many Americans so it is important to raise awareness about this issue and continue to speak openly to reduce the stigma.

## **KEEP YOURSELF SHARP!**

# We challenge you to find all of these words!

### VeriAccount Word Search

R	F	Α	Ε	Т	Υ	В	Т	U	Μ	Y	Т	D	U	STATEMENT
Μ	Т	Μ	0	Ι	D	Е	F	Α	U	L	Т	R	L	DEED COBORROWER
Т	U	В	Е	Ν	Е	F	Ι	С	Ι	Α	R	Υ	Е	IMPOUND DEFAULT
Ζ	Ι	Т	S	Т	Α	Т	Ε	Μ	Ε	N	Т	Ι	Т	INTEREST SETTLEMENT
Ι	D	Ν	0	Ι	Т	Α	Ζ	Ι	Т	R	0	Μ	Α	EQUITY
Μ	Е	Q	U	Ι	Т	Υ	Ε	0	U	L	U	F	D	AMORTIZATION BENEFICIARY
Ρ	В	Ζ	С	0	В	0	R	R	0	W	Е	R	Ν	
0	Ι	0	С	Т	Α	Ρ	Α	Т	R	S	Ν	0	Т	
U	Ν	Μ	Ν	Е	Е	Ρ	D	D	Ν	В	L	Ν	Ν	
Ν	Е	Т	Е	Ι	U	Υ	Ε	D	Ρ	В	Ν	U	S	
D	Α	Ν	0	0	С	Т	Е	0	Ε	Y	Т	U	R	
0	С	S	0	Е	0	Е	0	Α	R	Ε	N	Е	Е	
U	W	Α	Ε	Α	D	Ι	N	Т	Ε	R	Е	S	Т	
Μ	Α	Ι	Е	S	Е	Т	Т	L	Ε	Μ	Е	N	Т	