

HEALTHY LIFESTYLE

QUARTERLY NEWSLETTER

VITAMINS & SUPPLEMENTS:

Try Shopping the Produce Aisle

TUITION TRICKS AND TACTICS

IS RV LIFE THE LIFE FOR YOU?

FALL 2022



Consumer Benefits
of America



VITAMINS AND SUPPLEMENTS DON'T REPLACE HEALTHY HABITS

The 2021 Council for Responsible Nutrition Survey reported that 80% of Americans now take dietary supplements, spending a whopping \$30 billion annually! While dietary supplements are a great way to fill in the gaps if you know you are lacking in a certain area, a well-balanced meal will keep your body healthy and happy, and your taste buds will thank you too! Save money; eat your vitamins, don't take them!

THE CHOICE IS YOURS



Here are ten of the most important vitamins and minerals your body needs, what they do, and what foods can help you up your intake.

VITAMIN	BENEFITS	COMMON FOODS
VITAMIN A	Benefits skin and teeth, maintains healthy vision, and is important to heart, lung, and kidney health	Milk, eggs, and bright fruits and vegetables such as carrots and mangos
VITAMIN B	Helps with brain function and memory, forms red blood cells, helps to lower bad cholesterol and boost good cholesterol, and helps convert food into energy	Meat (especially liver), eggs, dairy, potatoes and other starchy vegetables, and breakfast cereal
VITAMIN C	Helps keep skin and tissue healthy and assists with iron absorption	Tomatoes, bell peppers, and cruciferous vegetables, and citrus fruits
VITAMIN D	Essential for the nervous system, helps with immune cell function, and allows the body to absorb calcium	Fish like tuna and salmon, but a nice walk on a sunny day is the best way to take in Vitamin D
VITAMIN E	Assists in immune system and metabolic processes	Nuts like almonds and peanuts, vegetable oils, and green vegetables like broccoli and spinach
VITAMIN K	Helps the body form blood clots	Cheese, eggs, vegetables like spinach and kale, and fruits like blueberries and figs
CALCIUM	Keeps bones and teeth healthy, assists muscles function, and regulates the nervous system	Dairy products, fortified beverages like almond and soy milk, fortified cereals, and tofu
IRON	Forms red blood cells, promotes growth and development, and provides the body with energy	Red meat, poultry, seafood like shrimp and tuna, whole grain breads, cereal, pasta, and rice
MAGNESIUM	Regulates blood pressure and blood sugar, as well as immune and nervous system function	Avocados, beans, leafy greens, nuts, and pumpkin seeds
POTASSIUM	Metabolizes carbohydrates, keeps the heart and nervous system healthy, and is important to the body's growth and development	Fruits like bananas and prunes, vegetables like sweet potatoes and spinach, and dairy products like yogurt

The recommended daily allowance for vitamins and minerals is different in men and women. Consult your doctor or a nutritionist before making any major changes to your diet or before adding dietary supplements to your daily routine.



TUITION TRICKS AND TACTICS

College is pricey and it's only getting more expensive to obtain a higher education. Many people think about saving for retirement, but not enough think about planning ahead to make sure they are able to contribute to their children's education. It's never too early to implement a college planning strategy.

As soon as your child is born you can start planning for their education and begin saving. There are a few options when deciding the best way to save.

529 College Savings Plan – You contribute after-tax dollars and you do not pay taxes on earnings when you use the money for educational expenses. You can also change beneficiaries if the original intended recipient does not use all of the funds. This plan is often compared to a Roth IRA for its flexibility and ease of use.

Private College 529 Plan – This plan is similar to the regular 529 plan, but you prepay for tuition, guaranteeing that in the future you will pay today's tuition rates. There are many private schools that participate in this program and 100% of contributions go toward future tuition.

Families leaning toward private school might choose to have a private as well as a standard 529 to help pay for room and board, books, and other qualified expenses. Even if you start a private 529 account when your child is older, you can still lock in tuition prices early and save tons of money down the road.

Another way to prepare for your child's college expenses is to research financial aid options. Financial aid is need-based, and your income will be used to calculate how much you are expected to contribute toward your child's education. This number is referred to as the EFC – Expected Financial Contribution.

Schools are not all the same when it comes to doling out financial aid. They will look at your



child's need for financial aid, but also assess how they compare to other prospective students applying in the areas of academics, athletics, and other abilities. The more your child shines, the better they will fare in terms of receiving aid in the form of scholarships and grants, which are not necessarily need-based.

Don't rule out pricey private schools just because the price tag is too high. Many of these institutions provide hefty amounts of financial assistance through grants and other programs specific to that school. Just because the initial cost seems too high does not mean that the final price might not be competitive with other, less costly public schools.

It's also important to discuss the future with your children and see what their hopes are for their career. It's possible that a vocational school or a community college might be the best choice for them and at a fraction of the cost of a 4-year institution.

It's imperative to have a strategy when planning for college, but the most important thing is that you save, save, save. Every dollar you save is one less dollar your child will have to make up for in the form of financial aid, scholarships, grants, or student loans.



Many financial planners suggest using the "2K Rule" to see if you are on target for college savings planning. You take your child's current age and multiply by two and that tells you how much you should already have saved in your child's college fund.

CHILD'S AGE	COLLEGE SAVINGS GOAL
2	\$4,000
10	\$20,000
18	\$36,000

Remember that this figure is for **EACH** child, so based on the numbers above, if you have a 10-year-old and an 18-year-old you should have \$56,000 in the bank dedicated solely to their college educations.

IS RV LIFE THE LIFE FOR YOU?

A carefree trip across the United States is an appealing notion for many Americans. Oceans, deserts, mountains, and forests await if you're ready to hit the open road and see where it leads you. Recreational vehicles (RVs) come in all shapes and sizes and at all price points. You can travel modestly and save your pennies, or you can journey across America in high style in a motor home with all the bells and whistles.

The idea of traveling where the wind blows you at a leisurely pace has become a popular one for retirees. For years seniors have ventured south in search of warmer climates and a more active lifestyle than the cold winters and harsh temperatures the northern states provide. As motor homes and RVs become more sophisticated retirees can have a home away from home and see the world in a less stressful way.

Some say the ultimate road trip isn't really about the destination, it's about the journey. Some people might wonder "why would you want to constantly be on the move?" but here are a few things to think about that make the RV lifestyle a no-brainer for many.

- Travel at your own pace without a set schedule.
- There is no need to constantly pack and unpack your suitcase.
- You can travel with pets.
- You are surrounded by all the comforts of home, including your own pillow.
- No airport hassles. Ever.
- Cook your own meals and eat healthy.
- Migrate with the seasons so you're never subjected to a harsh winter or a sweltering summer.
- There is no lawn to mow and no snow to shovel.
- Visit friends and relatives in different parts of the country without imposing on them.
- You will make new friends who also enjoy traveling.
- Enjoy local cuisine and source food locally.
- Live a more minimalist lifestyle because storage is at a premium.
- Outdoor activities and fresh air tend to reduce stress.

Many people think living in a recreational vehicle means that you are constantly on the road, but that isn't the case for many retirees who



choose this laid-back lifestyle. Many RVers stay in the same place for weeks or months at a time depending on the climate they prefer. There are large communities of people who choose to stay in popular destinations and these groups can be very social, sometimes even choosing to travel together to the next destination. It's a great way to make friends from all walks of life who have the same interest in travel.

While purchasing an RV can be a big expense, it's not necessarily a big commitment. If you ever reach a point where you're tired of the wandering lifestyle and want to settle down in one place, just like any other property, an RV can easily be sold. The biggest complaint that RVers have when selling their motor home is that like any other vehicle, RVs can depreciate very quickly. Not ready to fully invest in the lifestyle or the rig? RV rentals are easy to find and are a great alternative to the maintenance hassle and expense of owning your own.

If you think the RV lifestyle might be for you, embrace your carefree spirit and hit the pavement. There are many benefits to life on the road. Adventure awaits!



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Consumer Benefits
of America

5625 NW Central Dr.
Suite D-100
Houston, TX 77092

www.mycba.co