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Do You Suffer from Asthma or Allergies?

You're not alone. More than 60 million Americans overall have asthma and allergies. For people with asthma and allergies, spring can be especially difficult. As a result, National Asthma and Allergy Awareness Month was created in 1984 by the Asthma and Allergy Foundation of America (AAFA).

If you have chronic asthma and/or allergies, it is critical to identify your triggers and develop a treatment plan with your doctor. The best thing you can do is to keep your asthma and allergies under control to avoid a costly trip to the emergency room.

Asthma

Asthma is one of the most common lifelong chronic diseases. You probably know the common symptoms of asthma, like shortness of breath, wheezing, and coughing. But did you know other respiratory illnesses can have similar symptoms, such as pneumonia, allergies, viral infections, and sinus infections. That's why it's important to be properly diagnosed if you have asthma symptoms.

The AAFA offers a free resource called ***Is It Asthma?*** To help you better understand asthma symptoms and diagnosis. Visit **www.IsItAsthma.com** to download a free discussion guide for you and your doctor.

Allergies

If you're one of the 50 million Americans living with allergies, you are probably familiar with the common signs of allergies, such as sneezing, itchy nose, and watery eyes. The Fight the Cause of Allergy organization has tools to help you understand your allergies and how to manage them, visit **fightthecauseofallergy.org**.

How Can You Tell the Difference Between Asthma, the Flu, a Cold, or Seasonal Allergies?

There are some symptoms that are similar between these respiratory illnesses. The AAFA offers a **detailed chart** that can help you figure out if you may be feeling symptoms of asthma, allergies, or a respiratory illness, the flu or a cold. If you have a fever and a cough, call your doctor right away. If you have seasonal allergies, there are things you can do to treat them at home.



Saving for College

How much student loan debt do you think the average college student accumulates by the time they graduate? \$5,000, \$10,000? Think higher. According to the Wall Street Journal, the average college graduate's student loan debt is a staggering \$37,172.

Saving for college as early as possible is the best way you can help your children (or grandchildren) avoid crippling student loan debt. This requires a significant and long-term financial commitment, but saving consistently – even small amounts – can add up over time.

Here are a few tips for saving for college:

Set up a college savings plan, such as a 529 plan or an Education Savings Account (ESA). A 529 plan offers tax and financial aid benefits. Although contributions are not deductible, earnings in a 529 plan grow federal tax-free and will not be taxed when the money is taken out to pay for college. You can contribute up to \$16,000 to each child's 529 account without incurring federal gift tax.

An ESA is a trust or custodial account that allows you to save and grow your money for educational purposes. It's very similar to a 529 plan, but with more restrictions and two major differences: The contribution limit for an ESA is only \$2,000 per child per year, but you can choose almost any kind of investment – stocks, bonds, and mutual funds. The money you contribute to an ESA grows tax-free, and you won't have to pay taxes when you withdraw the money to pay for education expenses.

Apply for scholarships and other financial aid. There are thousands of local, regional, and national scholarships available to prospective college students. Some are based upon certain GPA or test scores, while others are based on a variety of other criteria. To start, check with your child's high school guidance office, explore federal or local options, and check out reputable college scholarship websites that publicize a plethora of scholarships and grants.

Consider more cost-effective options. When evaluating college choices, often the local state university (or a community college for the first few years of college) offers a very competitive academic education, and the price tag is usually significantly less than the private colleges in the same area. It might not be your child's first choice, but given the responsibility of having to pay off thousands of dollars of college debt, today this option has become quite popular.

Fiber and a Healthy Gut

If you follow dietary news, you've probably been hearing about gut health and its role in boosting our metabolism, balancing our hormones, and reducing inflammation that causes a host of diseases. The good news is that dietary fiber from a variety of plants can create a healthier gut, resulting in a number of positive outcomes, such as optimizing the immune system, reducing food sensitivities, lowering cholesterol, reversing type 2 diabetes, and improving brain function.

Dr. Will Bulsiewicz, a gastroenterologist and author of the bestselling book *Fiber Fueled*, explains that plant diversity in diets is the "most powerful determinant" of a healthy gut microbiome. Vegetables, fruits, whole grains, nuts, and legumes provide the essential vitamins and minerals. The main nutrient that plants provide to promote better gut health is fiber. Gut microbes consume fiber to produce postbiotic short-chain fatty acids (SCFAs) that help strengthen good gut microbes and fight inflammatory causing organisms.

The presence of SCFAs also help regulate blood sugar levels, reduce cholesterol, and boost the immune system. Such benefits then cut the risk of heart disease, stroke, and cancer. Children and adults need at least 20 to 30 grams of fiber per day for good health.

Harvard School of Public Health suggests these tips for increasing fiber intake:

- Eat whole fruits instead of drinking fruit juices.
- Replace white rice, bread, and pasta with brown rice and whole grain products.
- For breakfast, choose cereals that have a whole grain as their first ingredient.
- Snack on raw vegetables instead of chips, crackers, or chocolate bars.
- Substitute beans or legumes for meat two to three times per week in chili and soups.



The Benefits of Exercising Outdoors

Did you know that exercising outdoors can make you feel more energized, happier, and less tired than doing the same routine in the gym? According to the journal, *Environmental Health Perspectives*, exercising outdoors has just as many benefits for your body as it does your mind: decreasing stress and anxiety, improving sleep, and increasing overall happiness.

While summertime offers countless fun outdoor workouts—such as hiking, biking, running, walking, surfing, rollerblading, swimming, and more—it's important to remember to stay cool, hydrated, and safe. Here are a few tips that can help:

Exercise early or late in the day

When you work out in the morning or in the evening, you'll avoid the hottest parts of the day. Your risk of sunburn peaks around noon when the sun is at its highest point.

Exercising in the morning or later in the evening also allows you to choose workouts to provide a double benefit. In the morning, a jog around the block may energize you for the day ahead, while a relaxing yoga sequence early in the evening can help you wind down and get ready for a good night's sleep.

Stay hydrated

Before you go for a run or bike ride, drink water during the hour before you head outdoors. Then, drink water every 15 minutes when working or exercising in hot weather, even if you are not thirsty. If you need to be out in extreme heat (heat index over 103°F), drink a total of 2 to 4 cups (16 to 32 ounces) of water each hour. If you start having symptoms of dehydration, including headaches, dizziness, cramping, or strong thirst, cut your workout short and head somewhere you can rehydrate.

Protect your skin

A hat is a smart choice to help protect your face. You may also apply a sweat-resistant sunscreen (SPF 30 or higher) that will stay put as you exercise and prevent burning eyes! If you swim (or sweat a lot), reapply every two hours, or as needed. Make sure you are covering your entire body, not just the parts of your skin that are obviously exposed.

Wear appropriate clothing

Choose light, loose fabrics made with moisture-wicking and dry-fit materials. Fabric that is designed to pull the sweat away from your skin keeps your skin cooler. Avoid wearing cotton clothing. Cotton fabrics will soak up sweat more than a dry-fit fabric will, which leaves your clothes feeling wet—one of the worst feelings when exercising!

Look for shade!

Go for a trail run or walk in the shady woods or a bike ride along a breezy beach where the temperature is often 10 degrees cooler.

Beat Stress for Better Health

Anyone worried about meeting a demanding deadline at work or dealing with a serious family issue knows what stress feels like. Stress can sometimes be a good thing, helping our bodies and brains stay sharp and alert, ready to tackle any surprises life throws at us. But chronic stress can wreak havoc, triggering serious health problems including heart disease, high blood pressure, anxiety, and depression. Coping with this stress over the long-term has been linked to an increased risk of dementia and Alzheimer's disease.

Here are some tips to help manage your stress:



Create some control over your situation

If stress isn't predictable, focus on controlling the things that are. Minimize factors that make stress worse. Evaluate whether you can change the situation that is causing you stress, including asking for help when necessary.



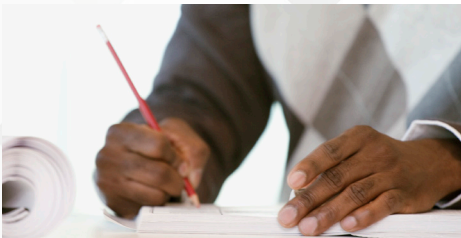
Get a good night's sleep

Stress can result in sleep difficulties, and the resulting lack of sleep can make stress worse. Having healthy sleep habits can help. This includes going to bed and waking up at the same time each day, avoiding caffeine late in the day, and creating a relaxing sleep environment.



Try meditation or relaxation techniques

A strong body of research shows that mindful meditation can reduce psychological stress and anxiety – even a few minutes spent in meditation can restore your calm and inner peace.



Plan your day

Each morning (or the night before), create a list of tasks you need to accomplish. Planning things rather than letting them happen helps minimize stress, keeps you from getting overwhelmed, and gives you clear end points so you know when you are done.



Get help if you need it

Reaching out can help you become more resilient and better able to manage stress, which may ultimately protect your brain health. If your employer offers an employee assistance program (EAP) or offers behavioral health benefits, take advantage of these resources.