



QUARTERLY
NEWSLETTER

HILINKSKI'S HOPE

Read more about destigmatizing
mental illness for student athletes

FINISH READING ON PAGES 2-3



FINANCIAL WELLNESS

Learn more about minimizing
holiday debt before it happens

FINISH READING ON PAGE 4



WE WANT TO HEAR FROM YOU

Send us your feedback on topics
discussed in this issue or ideas
for upcoming issues:

info@acsasolutions.com

3

WELCOME

It is our goal to provide ACSA
members pertinent topics and
information that affect you
during your pursuit of higher
education. Topics will range
from mental health issues to
ideal travel destinations.



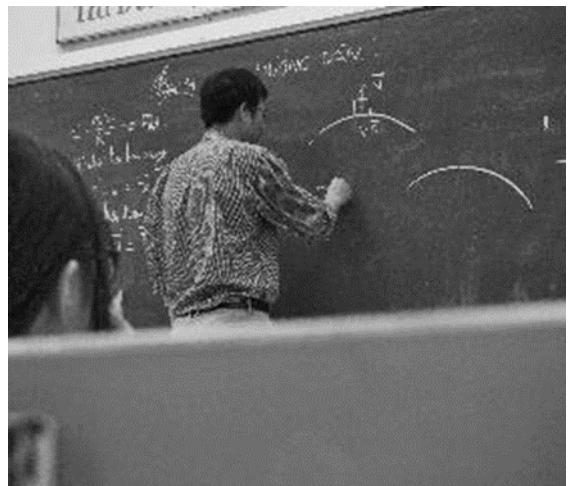
HILINSKI'S HOPE FOUNDATION

Destigmatizing mental illness



Tyler Hilinski was a star quarterback and one of three boys to Kym and Mark Hilinski. He loved his family, friends, and the game of football. He was the "happiest person in any room and on any field. He always had a smile on his face and kind words for his friends and teammates."

Tyler earned his way to the top at Washington State University when he threw the game winning touchdown against Boise State in the third overtime. From then on he was known as the "Comeback Kid."



Sadly, Tyler died by suicide a few months later with no signs of depression or struggle. Since his death, his parents and brothers have committed themselves to bringing to light mental health issues, especially among young athletes.

It has become their mission to advocate on behalf of student athletes to colleges, universities, mental health professionals, and coaches to share Tyler's story and bring mental health education through "Behind Happy Faces" and "Step Up" programs. Their youngest son, Ryan, is currently the quarterback for the University of South Carolina, where he spreads messages of hope. He always holds up 3 fingers on the first play of the 3rd quarter in remembrance of Tyler.

Kym and Mark are working with the NCAA Sports Science Institute and Prevention Strategies to provide a complete program of mental health education and resources to college athletes. For an upcoming list of events and conferences to learn more about Hilinski's Hope, please visit <https://hilinskishope.org/news-events/events-timeline/>.

To learn more about the Hilinski Family, their efforts, or to donate to this life changing cause, please visit www.hilinskishope.org.

If you or someone you know is experiencing these warning signs, please reach out to a mental health professional for help. The National Suicide Prevention Lifeline can be accessed 24 hours a day, 7 days a week 1 (800) 273-TALK (8255).

Holiday Debt



How to minimize Holiday Debt

The Christmas and holiday season are the most expensive of the year for most consumers. According to Statista, the average American spent \$906 on gifts in 2017. We all want to shower our loved ones with gifts, but how can we accomplish this without the burden of debt going into the new year?

- 1) Stay away from store issued credit cards. They come with a hefty interest rate! If the balance is not paid off during the set billing period, the initial purchase becomes more expensive due to the interest. You can always roll store credit card balances onto one lower interest credit card, which will help to consolidate your debt.



- 2) Be prepared! Save money throughout the year to avoid needing a credit card. Make a list of gift options to avoid unnecessary purchases- if it's not on your list, don't buy it!
- 3) If options 1 or 2 are not feasible for you, try tackling the credit card with the highest interest rate will paying the minimum on any other debts. This strategy will reduce your overall interest payments and the amount of time needed to repay the debt.
- 4) Give gifts from the heart- they don't always have to be expensive! Your loved ones will appreciate the time and effort taken to create a meaningful present.
- 5) Speak with a financial advisor on how to prepare for holiday spending, saving, investing and tackling your debt.

All in all, finding that perfect gift should not dampen wallet or your holiday spirit. Take the time to plan, put money aside, and responsibly spend during the holiday season.

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