

QUARTERLY NEWSLETTER

NATIONAL SUICIDE PREVENTION WEEK

Read more about warning signs and how you can help

FINISH READING ON PAGES 2-3





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FINANCIAL WELLNESS

Learn more about StuLo and how you can get on track to finanical wellness and student loan relief

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@acsa-solutions com



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.



NATIONAL SUICIDE PREVENTION WEEK



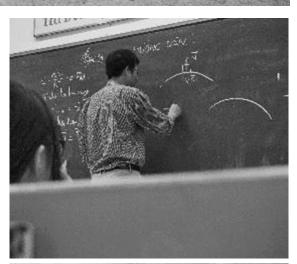
September 8-14, 2019

September 8-14, 2019 marks National Suicide Prevention Week. The statistics and warning signs listed in this article are provided by the American Association of Suicidology. For more information, please visit <u>www.suicidology.org</u>. If you or a loved one are experiencing suicidal thoughts or feelings, please contact 1 800 273- TALK (8255).

Per a 2017 National Center for Health Statistics study, nearly every 11.1 minutes there is a suicide. For more details on this study by state, region, age, and gender, please visit <u>https://www.suicidology.org/resources/facts-statistics</u>.

A person in acute risk for suicidal behavior and thoughts will show the following signs:

- Threatening to hurt or kill him/herself or talking of wanting to kill him/herself.
- Looking for ways to kill him/herself by seeking access to firearms, available medications.





 Talking or writing about death, dying, or suicide when these actions are out of the oridinary for this individual.

Additional Warning Signs Include:

- Increased alcohol or drug use
- No sense/purpose/feeling to live
- Unable to sleep or sleeping all of the time
- Increased anxiety and agitation
- Hopelessness
- Withdrawal from friends, family, and society
- Uncontrolled anger, rage, seeking of revenge
- Engaging in reckless or risky activities without consequence
- Dramatic mood changes

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).



FINANCIAL WELLNESS AND YOU

Did you accumulate student loan debt in your pursuit of higher education? According to the Board of Governors of the Federal Reserve System, U.S student loan borrowers owed both federal and private student loan debt holders nearly \$1.6 trillion.

The cost of obtaining a college degree has never been higher. 1 in 4 Americans have student loan and on average owe \$37,123. Student loan debt has surpassed all credit card and auto loan debt, only trailing mortgage loan debt. The cost of higher education (including tuition, fees, housing, and books) have grown more rapidly than family incomes.

So how you can tackle your debt? As part of your ACSA membership, you have access to StuLo, which provides you with industry leading Financial Wellness services to help with everyday financial-related issues that you may be facing.

If you, or anyone you know, has Student Loan Debt, here's how StuLo can help:

- Federal Student Loan Concierge: FREE consultation to lower monthly payments by an average of \$343 per month utilizing existing Federal assistance programs.
- Private Student Loan Refinance Marketplace: access to over 275 banks and credit unions for immediate decisions on loans that can save thousands of dollars on interest payments.

Here's how StuLo can help you with other Financial Concerns:

- Credit Repair Concierge: see improvement in credit scores within 30-45 days.
- Financial Coaching: get help with budgeting, debt, and more.
- Accident Insurance: protect income with disability insurance and AD&D.

To learn more about StuLo, please click here:

https://www.youtube.com/watch?v=3dzCPGarqek&feature=youtu

<u>.be</u>

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