



# Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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## Consumer Confidence Falls Again in August

The Conference Board Consumer Confidence Index® fell by 1.3 points in August to 97.4 (1985=100), down from 98.7 in July (revised up by 1.5 points).

Consumer confidence dipped slightly in August but remained at a level similar to those of the past three months.

- Pessimism about future job availability inched up and optimism about future income faded slightly.
- Confidence fell for consumers under 35 years old, was stable for consumers aged 35 to 55, and rose for consumers over 55.
- Consumers write-in responses showed that references to tariffs increased somewhat and continued to be associated with concerns about higher prices.
- References to high prices and inflation, including food and groceries, rose again in August.
- Consumers' views of their Family's Current and Future Financial Situation both improved in August.
- Purchasing plans for homes remained stable after July's decline. Consumers' plans to buy big-ticket items were slightly down overall.

**The Present Situation Index**—based on consumers' assessment of current business and labor market conditions—fell by 1.6 points to 131.2.

**The Expectations Index**—based on consumers' short-term outlook for income, business, and labor market conditions—decreased by 1.2 points to 74.8.

# How to Get Help to Cover the Cost of Your Medical Bills



Medical bills can be sky high with no solution in sight. Several organizations and programs are available to help get out from under them.

An “unexpected medical bill” combines three components many people strongly dislike: uncertainty, healthcare, and debt. And, unfortunately, it’s easy to get caught off guard by a medical bill because of a health emergency and even after a planned procedure. Even with insurance, your out-of-pocket costs can be unexpectedly high if you receive care from an out-of-network healthcare professional or are prescribed a costly medication.

If you face a medical bill your budget can’t handle, there’s help available through financial assistance programs. Many hospital systems have financial assistance programs along with associated foundations or nonprofits that also help patients pay medical bills. The U.S. Department of Health and Human Services (HHS) maintains a state-by-state list of government-funded benefits and financial help resources. Additionally, there are nonprofit organizations that provide assistance for specific health conditions, such as cancer.

## Top organizations and programs that help pay medical bills

Numerous organizations and charities provide financial assistance for medical bills, including these nine:

1. [HealthWell Foundation](#) helps underinsured people with chronic or life-altering diseases such as cancer.
2. [PAN Foundation](#) provides financial assistance to underinsured people to cover copays, health insurance premiums, and transportation costs related to treatment.
3. [CancerCare Co-Payment Assistance Foundation](#) offers copay assistance for prescribed treatments for people with cancer.
4. [Leukemia & Lymphoma Society Co-Pay Assistance Program](#) helps with out-of-pocket costs for people with health insurance and a blood cancer diagnosis.
5. [United Healthcare Children’s Foundation](#) provides grants to cover medical expenses that are not covered – or not fully covered – for children whose primary health insurance coverage is provided by a commercial plan.
6. [NeedyMeds](#) helps people find free healthcare and connect with programs that can lower the costs of prescription medications. You may be able to find a [patient assistance program](#) or discount card, coupon, or rebate to help with your prescriptions.
7. [RxAssist](#) is a portal that can help you locate patient assistance programs.
8. [Medicare Extra Help](#) is for people with Medicare Part D who meet income and resource requirements. This program reduces the cost of coverage and covers most out-of-pocket prescriptions costs.
9. [State Pharmaceutical Assistance Programs](#), also known as SPAPs, are run by some states and territories to help pay prescription medications costs for people with limited financial resources. SPAPs mainly assist older adults and eligibility requirements vary by program.

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**CONTINUED****Do all hospitals have their own financial assistance programs?**

Some hospitals have financial assistance programs, and others do not. Under the federal Affordable Care Act (ACA), all nonprofit hospitals are required to offer financial assistance to their patients. This is typically called indigent care or charity care.

Depending on where you live, your state may require all hospitals to help patients with medical bills. Eligibility requirements vary, so it is important to ask about the guidelines for the facility where you will be receiving care or have received care.

Several states have adopted strong financial assistance policies for hospitals, requiring them to offer discounted or free care for people with low or sometimes moderate incomes. The mandates often apply to all hospitals, but in some cases cover only nonprofit, publicly funded, rural, or critical-access hospitals.

**How do pharmaceutical company patient assistance programs work?**

Many people struggle to afford medications. Patient assistance programs are typically sponsored by pharmaceutical manufacturers. They provide financial assistance, coupons, or discounts to help consumers access medications for free or at a low cost. Benefits vary widely.

Though the eligibility and enrollment process is unique to each program, participants typically must be permanent, legal U.S. residents, provide proof of being uninsured or having insurance that doesn't cover their medication, and meet certain income requirements.

A few patient assistance programs for medications include:

- [Gilead Advancing Access Program](#)
- [GSK for You Patient Assistance Program](#)
- [Lilly Cares Foundation Patient Assistance Program](#)
- [Pfizer RxPathways](#)



What can you do to lower the costs of healthcare? There are several potential ways to reduce your out-of-pocket healthcare costs:

- GoodRx is a good place to start for help saving money on prescription medications.
- Ask about healthcare costs upfront, if possible.
- During open enrollment periods, you may be able to save on health insurance premiums if you have coverage through an ACA marketplace or a Medicare Advantage plan. In either case, your monthly costs depend on the plan you select. But be careful: A plan with a less-expensive premium may require higher deductibles and other costs that may not make switching plans financially worthwhile.
- If you don't need emergency care, skip the hospital ER and see your regular healthcare professional, if you have one. If you can't get an appointment quickly, consider going to an urgent care center, which is usually less costly and time-consuming than going to the ER.
- If you have insurance, use in-network healthcare professionals and facilities as much as possible. They will charge you negotiated rates, which are usually lower.
- If you have a chronic or complex medical condition, such as diabetes, consider asking your health plan for a case manager or patient advocate to get the most out of your benefits.

What should you do if you get a medical bill you can't afford?

Don't panic if you receive a medical bill you can't afford. Worry over medical debt can affect your health negatively. Instead, take these steps to address a large medical bill:

- Check that the charges are accurate on all items and services.
- Contact your healthcare professional or healthcare facility to ask for a discount or a payment plan.
- Many hospitals offer financial assistance programs. Find out if you qualify for help, such as debt forgiveness.
- Find out if you're eligible for assistance through local, state, or federal government programs.

# *Top Foods that are Terrible For Your Liver*



Your liver is one of the hardest working organs in your body. It helps with digestion, stores nutrients, filters toxins, and supports your immune system. But what you eat can affect how well it works.

Some foods can overload your liver and raise the risk of liver disease — while others can help heal it. We'll review which foods may be harmful to your liver, and what the science says about the most important dietary dos and don'ts.

## **What foods are bad for your liver?**

Some foods can stress your liver — especially if they lead to fat buildup in the liver. This can raise your risk for fatty liver disease, now called metabolic dysfunction-associated fatty liver disease (MAFLD) and previously known as NAFLD, for nonalcoholic fatty liver disease. In some people, it can progress to inflammation and scarring, known as metabolic dysfunction steatohepatitis (MASH) — this used to be called NASH, for nonalcoholic associated steatohepatitis.

The good news: Diet changes can help stop or even reverse fat buildup. Here are some foods to limit for better liver health.

### **1. Fast food**

It's quick, it's cheap, and sometimes you really crave it. While fast food isn't an absolute no-no, most people in the U.S. eat too much of it. A 2023 study found that people who eat fast food for 20% or more of their meals collect too much fat in their liver. And the damage is worse for people who have diabetes or carry excess weight.

Other restaurant food isn't off the hook, either. Restaurant food tends to contain more sugar, salt, and fat than your liver can handle.

### **2. Ultra-processed foods**

Ultra-processed foods have been preserved, changed, or refined well beyond their natural form. To spot ultra-processed foods, check the list of ingredients. If there are a lot of chemical names that are hard to pronounce, it's heavily processed.

That means the liver has to process these additives and preservatives on top of the sugar, salt, and fat that's in the food. Eating too many ultra-processed foods is linked to fat buildup in the liver.

Common ultra-processed foods include:

- Packaged cakes, cookies, and sweets
- Chips and other snack foods
- Packaged breakfast bars, rolls, and buns
- Ready-to-eat, microwavable, and instant foods

### **3. Sweetened foods**

Another way to support liver health might be limiting foods with added sugar. When the body has to work hard to process these extra sugars, it puts stress on the liver. It can also lead to weight gain, which is a risk factor for fatty liver disease.

It helps to know how to identify added sugars on a nutrition label. The Dietary Guidelines for Americans recommends that fewer than 10% of your daily calories come from added sugars — but many packaged and processed foods contain more than that in just one serving.

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The names of added sugars you might see on a list of ingredients include:

- Corn syrup
- High-fructose corn syrup
- Dextrose, fructose, sucrose, glucose, lactose, or maltose
- Brown sugar or raw sugar
- Fruit nectars
- Honey, maple syrup, or molasses
- Cane juice or malt syrup

**4. Sugary drinks**

Drinks with added sugar are bad for the liver for the same reason as sweetened foods. But sweetened drinks come with an extra risk: You won't feel full as fast. So, it's easy to drink a lot more sugar than your body needs.

Studies have shown that the more sugar-sweetened beverages you drink, the higher your risk for MAFLD. Popular drinks that often include a lot of added sugar include:

- Regular soda (not diet or sugar-free)
- Sports drinks
- Sweetened coffee or tea drinks
- Energy drinks
- Fruit drinks
- Sweetened water

**5. Artificial sweeteners**

If sweetened foods and drinks are too sugary, are diet or sugar-free items the solution? Unfortunately, the answer is probably not.

Artificial sweeteners don't provide extra calories. But studies on their risk for MAFLD have had mixed results so far. Some show that these sugar substitutes may negatively affect the healthy bacteria that lives in your gut, which can lead to fat buildup in the liver.

In 2023, the World Health Organization (WHO) recommended against the use of artificial sweeteners as a way to lose weight. The WHO also noted that there may be harmful effects when using them over time. Until more is known, it's best to limit your intake.

Common artificial sweeteners include:

- Aspartame
- Acesulfame potassium (Ace-K)
- Sucralose
- Neotame
- Advantame
- Saccharin

**6. Refined grains**

Refined grains are processed to change their texture, appearance, or taste. Foods made with refined grains also have a longer shelf life. But fiber and important vitamins and minerals are removed during the refining process.

When you eat refined grains, versus whole grains, your blood sugar goes up faster. You also might eat more because you don't feel as full. These factors can increase the risk for fat deposits and inflammation in the liver.

Common foods made with refined grains include:

- White bread
- Cakes, muffins, and pastries
- Corn grits
- White rice
- Flour tortillas
- Foods made with white or all-purpose flour

**7. Red meat and processed meats**

Red meat and processed meats are high in saturated fat. Eating a lot of these foods is known to increase the risk of cardiovascular disease and risk of fat in the liver. They're also associated with some forms of cancer, especially colorectal cancer.

Foods in these categories include:

- Beef, lamb, and pork
- Organ meat
- Hot dogs and sausages
- Bacon
- Lunch meats

**8. Alcohol**

Drinking excess alcohol can also cause liver damage. Alcohol-associated liver disease is a major cause of liver disease worldwide. Drinking alcohol regularly for years can increase the risk of fat deposits in the liver, scarring and inflammation, and liver cancer.

And drinking too much along with eating the foods mentioned above can speed up the damage.

You are at a higher risk for liver disease if you consume the following:

- For men: more than 14 drinks per week, or more than 4 drinks at a time
- For women: more than 7 drinks per week, or more than 3 drinks at a time
- For people over 65 years: more than 7 drinks per week, or 3 drinks at a time

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**CONTINUED****9. Fried foods**

Fried foods are high in saturated and trans fat. Frying foods doesn't just change the textures and taste — it changes the nutritional content of the food.

Eating fried foods is also linked to an increased risk for fat buildup in the liver. People who eat more fried foods are more likely to be diagnosed with MAFLD.

If you love the crispy texture of fried foods but want to be mindful of liver health, try making these changes:

- Use an air fryer.
- Bake on high temperatures.
- Fry foods in unsaturated fats like olive oil.

**10. Salty foods**

Salty foods may not seem like a liver concern, but research also shows a link between high salt intake and liver disease. People who regularly add extra salt to their food are more likely to develop fat buildup in the liver. Salty foods are also linked to conditions such as liver cirrhosis and liver cancer.

Lowering your salt intake can boost your heart health as well. Try reaching for other salt alternatives — like garlic or lemon zest. And learn to read nutrition labels carefully to lower the amount of sodium you consume from packaged foods.

**Why are certain foods bad for your liver?**

What you eat affects your liver health in several ways. First, consuming too many calories can lead to excess weight. And extra weight — especially around the middle — is a risk factor for conditions, like metabolic syndrome and Type 2 diabetes, which put extra stress on your liver.

Also, as discussed above, certain foods can lead to fat buildup in the liver, or MAFLD. This form of liver disease often occurs with other conditions like:

- High blood sugar (prediabetes and diabetes)
- Metabolic syndrome
- High blood pressure
- High cholesterol

Some people with MAFLD develop more severe complications from it, such as metabolic dysfunction-associated steatohepatitis (MASH). That's when fat builds up in the liver over time and leads to inflammation. When MASH gets worse, the liver can develop scar tissue, known as cirrhosis. Sometimes, cancer develops in the liver, too.

**Can food help you reverse liver damage?**

Yes, some foods can help reverse liver damage from fatty liver. And healthy nutrition may help stop the progression of more severe liver disease. The Mediterranean diet is a good place to start. Despite the name, this approach to eating can be applied to a wide variety of foods and preferences. Some of the liver-healthy elements of this way of eating include:

- Plenty of fresh fruits and vegetables
- Fish
- Nuts (including peanut butter)
- Olive oil
- Whole grains
- Legumes (beans, peas, lentils)

Drinking certain beverages — including coffee, green tea, and lemon juice — benefit the liver. And drinking plenty of water helps your body's metabolism, which will cause less fat to settle in the liver.

## *Prepare For Winter with this Fall Checklist*



As the season begins to change, it's time to prep your home for falling leaves, cooler weather, and, eventually, winter storms. Tackling a few fall home maintenance tasks now can ward off issues later in the season, so you can enjoy everything you love about autumn worry-free.

Most of the tasks listed below are well within the average homeowner's ability, but if you'd rather hire a professional to handle them, it can be well worth the expense. You'll save money in the long run by preventing costly (and potentially dangerous) damage to your home. Follow our fall home maintenance checklist and learn essential tips for cleaning gutters, roofs, fireplaces, and more.

### **Clean your gutters**

Your roof's drainage system annually diverts thousands of gallons of water from your home's exterior and foundation walls—so it's vital to keep this system flowing smoothly. Clogged gutters can lead to damaged exterior surfaces and water in your basement. Gutters are also more prone to rust and corrosion when clogged. Before the leaves fly this fall, clean your gutters, then cover them with mesh gutter guards to keep debris from returning.

### **Seal up air leaks**

A home with air leaks around windows and doors is like a coat left unbuttoned. Gaps in caulk and weatherstripping let cold air into your warm home, and sealing up a drafty house can save up to 20 percent on your heating bills, according to the U.S. Department of Energy.

Weatherstripping is easily the most cost-effective way to rein in heating and cooling costs. This humble material also reduces drafts and keeps your home more comfortable year-round. Because weatherstripping can deteriorate over time, it is important to inspect it periodically. If you suspect a problem with your weatherstripping, try closing a door or window on a strip of paper. If the paper slides easily, your weatherstripping isn't properly sealing the opening. Alternatively, close the door or window and hold a lighted candle near the frame (but don't let the flame get near anything flammable). If the flame flickers at any spot along the frame, you have an air leak.

In addition to inspecting weatherstripping, check for missing or damaged caulk around windows, doors, and entry points for electrical, cable, phone, and gas. Seal any gaps with a suitable caulk. If drafts around windows persist, consider getting your windows replaced. Glass with multiple panes, spacers, or filler gasses (such as argon or krypton) will likely solve these problems. A professional can swap out your problem windows with more efficient models that will increase your level of comfort while decreasing your heating bills.

### **Inspect your roof.**

Few homeowner problems are more vexing than a leaky roof. Once the dripping starts, finding the source of the problem can be time-consuming. Stop problems this fall before ice and winter winds turn them from annoyances into disasters.

Start by inspecting your roof from top to bottom, using binoculars if necessary. Check ridge shingles for cracks and wind damage. Look for damage to metal flashing in valleys and around vents and chimneys.



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Scan the entire roof for missing, curled, or damaged shingles. Look in your gutters for large accumulations of granules, a sign that your roof is losing its coating, which can portend larger problems. Finally, make sure your gutters are flowing freely.

**Protect faucets from freezing temperatures.**

If you live in an area with freezing weather, take steps so that outside faucets (also called sill cocks) and in-ground irrigation systems don't freeze and burst. First, close any shut-off valves serving outside faucets, then open the outside faucet to drain the line (there may be a small cap on the faucet you can loosen to facilitate draining).

If you don't have shut-off valves, and your faucets are not "freeze-proof" types, you might benefit from Styrofoam faucet covers, which are sold at many home centers. To freezeproof an in-ground irrigation system, follow the manufacturer's procedures for draining and protecting it from winter damage.

**Freshen your furnace filter**

Furnace filters trap dust that would otherwise be distributed throughout your home. Clogged filters make it harder to keep your home at a comfortable temperature, thus increasing your utility bills. Simple monthly cleaning is all it takes to keep these filters free of debris.

Disposable filters can be vacuumed once before replacement. Foam filters can also be vacuumed, but they don't need to be replaced unless they're damaged. Use a soft brush on a vacuum cleaner. If the filter is metal or electrostatic, remove and wash it with a firm water spray.

**Give your furnace a checkup**

Once a year, it's a good idea to have your heating system inspected by a professional. To avoid the last-minute rush, consider scheduling this task in early fall, before the heating season begins. Here are signs that you should have an inspection performed sooner:

- Noisy belts: Unusual screeches or whines could be a signal that belts connected to the blower motor are worn or damaged.
- Poor performance: A heating system that doesn't seem to work as well as it once did could be a sign of various problems. Your heating ducts might be blocked, the burners might be misadjusted, or the blower motor could be on its last legs. The first step, however, is to make sure your furnace filter is clean.
- Erratic behavior: This could be caused by a faulty thermostat or a misadjusted furnace.

**Keep the humidifier humming**

Dry winter air can be tough on your skin and airways, but did you know it can also make fine wood more prone to cracking? You and your home will feel more comfortable if you keep your central humidifier in tip-top shape during the months it's running. First, inspect the plates or pads, and if necessary, clean them in a strong laundry detergent solution. Rinse and scrape off mineral deposits with a wire brush or steel wool.

**Ward off gas problems**

Keeping a gas heater in good shape is both a safety and a cost issue. An improperly maintained heater can spew toxic gases into the air of your home, or it could simply be costing you more to operate. Have a professional check these devices annually. There are also some maintenance items you should address. First, shut off the heater. Then check the air-shutter openings and exhaust vents for dirt and dust. If they're dirty, vacuum the air passages to the burner and clean the burner of lint and dirt. Follow the manufacturer's advice for any other needed maintenance.

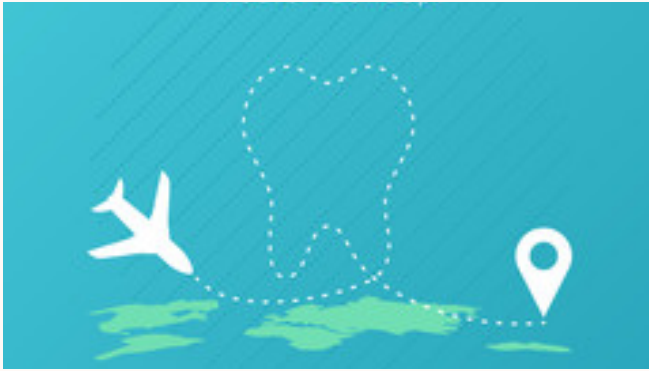
**Repair walkways**

Damaged walkways, drives, and steps are a hazard year-round, but their dangers are compounded when the weather turns icy. Fixing issues in the fall is also critical to preventing little cracks from becoming expensive headaches. Look for cracks more than 1/8-inch wide, uneven sections, and loose railings on steps. Check for disintegration of asphalt or washed-out materials on loose-fill paths. Most small jobs are well within the ability of a DIYer but save major repairs for experienced hands.

Get excited for the Fall season!



# *Is Dental Tourism Safe?*



In recent years, more people are crossing borders for dental treatments in pursuit of affordable, high-quality care. This global trend, often referred to as dental tourism, has grown substantially as patients seek to reduce costs, skip long waiting lists, or access advanced procedures not easily available in their home countries. While the potential savings and convenience are attractive, many patients rightfully ask—is dental care tourism safe?

Before deciding to book a dental appointment abroad, it's essential to weigh the pros and cons, understand the associated risks, and be fully prepared. Safety, hygiene standards, legal rights, and continuity of care are key factors that deserve attention. In this guide, we'll explore what you need to know before committing to dental procedures in another country.

## **Understanding Dental Care Tourism**

The term dental care tourism refers to the practice of traveling to another country to receive dental treatments such as implants, crowns, root canals, veneers, or even cosmetic procedures like teeth whitening. Countries such as India, Thailand, Mexico, Turkey, and Hungary have become popular destinations, attracting international patients with their competitive pricing, skilled dentists, and modern clinics.

Patients may choose dental tourism for many reasons—cost savings, access to qualified specialists, reduced wait times, or the chance to combine a vacation with their treatment. While the idea of fixing your smile while enjoying a foreign getaway can be tempting, it is vital to assess whether it is the right option for you.

## **Are International Clinics Safe?**

One of the biggest concerns for anyone considering dental treatment abroad is safety. Reputable dental clinics in popular medical tourism destinations often maintain high standards of hygiene and follow global treatment protocols. Many international dentists are trained in countries like the UK, US, or Australia and return home to practice with internationally recognized certifications.

However, not all clinics meet these standards. In some cases, lax regulations and oversight can result in inconsistent care quality. It is essential for patients to do thorough research on the clinic's credentials, the qualifications of the dentist, patient reviews, and any affiliations with international dental organizations.

When choosing a clinic, look for internationally accredited facilities and check if they comply with standards set by organizations like the Joint Commission International (JCI) or the International Organization for Standardization (ISO). These accreditations indicate that the clinic follows recognized protocols for patient safety, infection control, and quality assurance.

## **Risks Associated with Dental Tourism**

Despite its benefits, dental tourism is not without risks. Language barriers, lack of local legal recourse, communication challenges, and varying clinical practices can complicate treatment. If a procedure goes wrong or complications arise after you return home, it may be difficult or expensive to correct the problem locally.

Some patients may also experience infections, allergic reactions, or compatibility issues with dental materials used abroad. Inadequate post-treatment follow-up and improper sterilization procedures at low-cost clinics increase the chances of complications. Moreover, because many procedures are completed in a short period to fit the travel schedule, the rushed timelines may compromise the overall outcome.

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**CONTINUED****How to Ensure a Safe Dental Trip**

If you're seriously considering getting dental work abroad, preparation is crucial. Start by shortlisting clinics based on their reputation and transparency. Speak directly with clinic representatives, request a detailed treatment plan, and inquire about guarantees and aftercare services. Having a video consultation with the dentist beforehand can give you peace of mind and clarity on the process.

Always confirm whether the materials used in procedures like implants or crowns are from globally recognized brands and whether they come with warranties. A good clinic should provide documentation about your treatment that you can share with your dentist back home in case follow-up care is needed.

It's also wise to arrange medical travel insurance that covers dental procedures abroad and consider staying a few extra days after treatment to ensure proper healing and immediate response in case of complications.

**Legal and Ethical Considerations**

Different countries have different medical regulations and patient rights. If something goes wrong during your treatment, it might be difficult to pursue legal action due to jurisdictional limits. Unlike your home country, where you may be protected under strong consumer rights laws, legal recourse abroad can be limited, costly, and time-consuming.

Make sure to review the clinic's policies on complications, revisions, and refunds. Ethical clinics should offer clear contracts outlining treatment plans, costs, and what happens in case of unsatisfactory results.

**Follow-Up and Long-Term Care**

Dental treatments often require ongoing maintenance. Procedures like implants or root canals may need adjustments, cleaning, or inspections over time. When you receive treatment abroad, your local dentist might not be willing—or able—to manage these follow-ups, especially without a complete medical record.

To avoid this challenge, ensure that the clinic abroad provides a full treatment summary and dental imaging files. Choose a clinic that offers remote consultations after your return or partners with local dentists in your country for continuity of care.

**Final Thoughts**

Dental care tourism offers the potential for significant savings and access to world-class dental treatments, but it requires careful planning and informed decision-making. Safety largely depends on choosing the right clinic, verifying the dentist's credentials, and understanding the risks involved. For many, the experience can be positive and life-changing when approached responsibly.

Before taking the leap, invest time in research, ask detailed questions, and prioritize safety over cost. A healthy smile is an investment worth protecting—no matter where in the world you choose to receive care.



## ***“Recession Specials” are Making a Total Comeback***

Echoing promotional tactics employed during the Great Recession from 2007-2009, a number of companies have brought back recession-focused deals and combos designed to entice cash-strapped Americans to their stores.

As CNBC reported last week, businesses from burger chains to coffee shops across from coast-to-coast have begun offering "recession specials," viewed by some as an indicator of an imminent economic downturn, and by others as a marketing scheme designed to capitalize on contemporary economic fears.

The latter have been aroused primarily by the trade policies of the current administration, with some—including Federal Reserve chair Jerome Powell—warning that the tariffs imposed by President Donald Trump on almost all of America's trading partners could exacerbate underlying inflation issues and raise prices for consumers.

Experts told Newsweek that the resurgence of the "recession special"—a holdover from past financial crises—can be taken as a worrying economic signal, but also a reaction to marked declines in consumer confidence and spending. If you see lots of businesses rolling out these kinds of offers at once, it's a sign they're all responding to the same pressure: people cutting back. It doesn't automatically mean we're in a recession, but it does show that consumer confidence is low and families are looking for ways to save.

San Francisco-based burger chain Super Duper is among the companies leading this trend, having floated its "recession combo" on social media for a few months. For a "limited time" and for \$10, customers are able to purchase fries, a drink and a "recession burger" at one of their 19 California locations.

The one thing that didn't get the inflation memo: Meet the Recession Combo, the new seasonal special. Everything is going up, except this price. High vibes, low cost, extra delicious. At least we're doing our part.



Newsweek has contacted Super Duper via email and their website for comment on Thursday for comment.

CNBC highlighted other smaller businesses cashing in on the trend, including coffee shops, concert venues and bars across New York. "The economy is not in recession, but many consumers are feeling gloomy and uncertain. They are also feeling a squeeze after a prolonged period of inflation. There is a definite mood of bargain hunting and trying to maximize bang for your buck.

Several pieces of recent data exhibit what Saunders describes as the "gloomy" consumer. The Conference Board's Consumer Confidence Index fell to 97.4 in August, down from 98.7 in July and further below the 100-point threshold indicating broad pessimism among shoppers.

Consumer confidence numbers have been dropping, and you can see the ripple effects. More people are swapping cheaper brands at the grocery store, cutting back on dining out, and leaning on discount retailers. Those are all signs that households are feeling stretched. And while these specials might feel lighthearted, they're really pointing to the fact that families are trying to make their money go further.

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### Recession Indicator or Marketing Ploy?

While there are solid signs that consumers are feeling the pinch, others believe the return of the recession special could be an attempt to angle at the cash-conscious consumer in a—perhaps ill-considered—marketing gambit.

Businesses may be trying to newsjack economic risks and labor market concerns by offering 'recession specials' to boost sales. "ut that isn't necessarily a sign of imminent recession. It may just be a marketing ploy. As Freud said, 'sometimes a cigar is just a cigar.'

On one hand, businesses don't create recession specials unless they know their customers are feeling stressed and watching every dollar. On the other hand, it's smart marketing. Companies are positioning themselves as budget-friendly during a season when people are nervous about spending.

But doing so could bring unintended consequences, according to Ayelet Fishbach, professor of Behavioral Science and Marketing at the University of Chicago Booth School of Business. While Fishbach appreciates the "creativity and thoughtfulness" of recession specials as an attention-grabbing marketing strategy, she warned this could backfire by drawing shoppers' focus away from the product and toward the tough economic climate.

The potential downside and why others might hesitate to follow is that this ad evokes fear by reminding customers of a recession, which, in theory, can undermine sales across the board. This could be a concern for a large chain. Why would they announce a recession?

However, the tactic could work for smaller businesses, who can more convincingly lean into the "we're here for you" narrative. Meanwhile, Super Duper told CNBC that the "recession burger" was not a marketing gimmick but rather a nod to the Depression-era roots of the Midwestern smash burger. The company's vice president of operations, Ed Onas, said that expanding this into a "recession combo" was a thoughtful way to treat guests amid inflation-driven financial challenges.

There is an element of a marketing play in here, but what they're really trying to highlight is that they have good value options or that consumers can save some money. There are other things that point to more frugal consumer behavior: the continued rise of off-price retailers, more consumers buying secondhand, chains like Dollar General doing well, Amazon extending its Prime Day sale to more days, and so on.



# Best Ways to Save Money This Back To School Season



With back-to-school season in full swing, families across the country are continuing to feel the sting of high prices. In May and June, before the latest round of the Trump administration's tariffs, the U.S. Chamber of Commerce estimated that tariffs on back-to-school items had risen to 18% (up from 5% a year earlier). A new report from the Bureau of Labor Statistics shows that prices of educational books and supplies increased 9.4% from May 2024 to May 2025.

As costs pile up, over half of parents are planning to cut back on necessities to pay for school-related shopping, and 44% are planning to take on debt, according to a Credit Karma consumer survey. American families expect to spend an average of \$570 per student on back-to-school shopping this year, according to a Deloitte survey released in July, and price pressures are pushing consumers to look for savings wherever possible.

## Track when (or if) your state has a back-to-school tax holiday

Seventeen states have or had sales tax holidays in summer 2025. Each of those states has different policies on which items are included in the tax holiday, and the holidays are spread out, so it's important to pay close attention to when your state's holiday is, if it has one.

These purchases don't have to be in-store either — Amazon and other online retailers won't charge taxes on eligible deliveries to states with these holidays on the books.

## Get library cards for the whole family

Libraries are a great way to save money not only on physical books, but also e-books, audiobooks and movies. Some public libraries also offer printing services, discounts for local attractions and cost-free tutoring services that can be used year-round.

## Shop local

Deloitte found that over 2 in 3 shoppers will be looking to online retailers to do at least part of their back-to-school shopping. Shopping online can be a convenient and efficient way to directly compare prices between retailers and makes buying items in bulk (which can take your dollar further) easier. But consumers who do most of their back-to-school shopping online actually spent \$100 more than families who relied on in-person shopping, Deloitte reported.

Finding great local deals in person, may mean going beyond traditional retailers.

Tina Marie Barnes, the manager of one of the Chatham PTA Thrift Shops in central North Carolina, said the stores — which raise money for local schools — started stocking up on “any back to school, items, backpacks, lunch boxes, pencils, crayons, notebooks, notebook paper, anything that a child could use” in January. The shops see hundreds of people a day, from families to college students, looking for find deals on clothes and school supplies.

## Repair instead of replacing

A growing number of Americans live in states with “right to repair” laws that make it easier for consumers and independent businesses to repair electronics without having to go through manufacturers.

These laws are relatively new — New York, the first state to enact one of these laws for consumer electronics, only did so in 2023, and Texas's governor signed a right to repair law in June. An advocacy organization that supports these laws estimates that they might save families upwards of \$300 a year.

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**Take advantage of tax laws**

529 plans have traditionally allowed families to save money for college, but recent changes might allow families to increase savings before their kids graduate high school. Included in the One Big Beautiful Bill Act is a change to 529 plans that allow parents to withdraw money from the accounts to pay for expenses related to K-12 schooling, including books, standardized test prep and other “instructional materials.”

While contributions cannot be deducted from federal income taxes, most states allow residents to deduct contributions to these plans from their state income taxes. But importantly, “the earnings are not subject to federal or state tax when they’re used for qualified education expenses,” says Alexander Maged, an employee benefits lawyer at Ivins, Phillips & Barker. Withdrawals for qualified educational expenses are not subject to federal income taxes.

When withdrawing money from these 529 plans, it’s important to maintain good records for purchases, balance current spending with future savings goals, and consult with an IRS representative if you’re unsure about what expenses qualify.

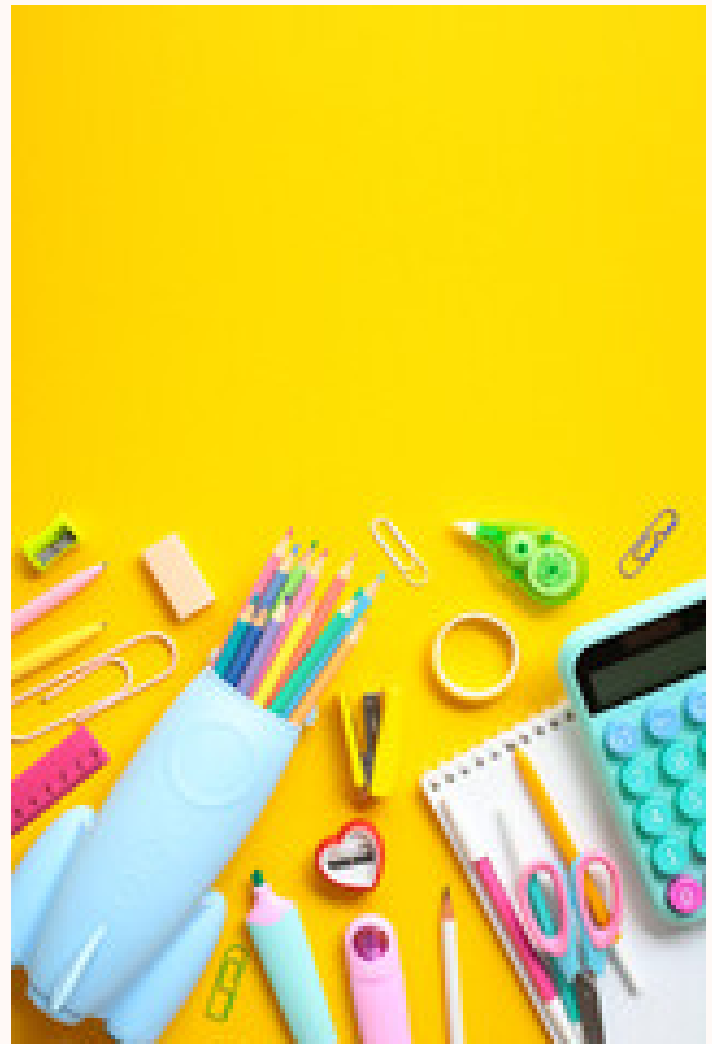
**Make budgeting a teaching lesson for kids**

Impulse buying can quickly add up costs, especially when kids want the newest sneakers or an expensive first-day-of-school outfit. Setting a firm budget for back-to-school costs and giving kids a role in the discussion can help save money in the short term and teach kids an invaluable life lesson.

Families that include kids in back-to-school budgeting often find the process less stressful as children are incentivized to work within limits instead of pushing against them.

Kids are often tempted by immediate gratification, she said, so explaining what’s worth saving for can help “develop critical longer-term perspectives that can re-direct impulses and shape behavior.” Over time those habits compound. By the time they’re managing rent, student loans, or saving for a first home, saving isn’t an afterthought... it’s second nature.

Have a great back-to-school season!





## Welcome one of our credit union partners!

As a nonprofit consumer education organization, ACC has developed partnerships with credit unions across the country. These partnerships allow ACC members eligibility with our credit unions. If approved, our members gain access to a member-owned financial institution, with products and services designed to make banking more affordable, simple and convenient, and to offer additional resources that can help our members identify and achieve their financial dreams.

GreenState Credit Union  
2355 Landon Rd  
North Liberty, IA 52317  
+++

**GreenState exists to serve its members.**

### Our Vision

We create lasting value for those we serve.

### Our Mission

As the nation's greatest financial institution, we...

- Make a profound impact in the lives of our members.
- Empower our employees to create endless opportunities and shape our future.
- Enhance the vitality of our communities by donating our time, talents, and financial support.

### Our Values

**We Grow Through Learning.**

We expect growth and help employees unlock their potential while learning from experiences. We are never satisfied with the status quo.

**We Build Positive Team Spirit.**

We are caring, humble, and committed. We foster an inclusive, equitable, and diverse workforce where individuals can thrive. We place the interests of others before our own and give credit where it is due.

**We Are Truthful and Accountable.**

We have integrity and treat others with honesty and respect. We are responsible for our work and that of our teammates.

**We Go Above and Beyond.**

We provide exceptional service to our members and to each other, which often means going beyond what is expected.

**We Innovate and Take Measured Risk.**

We are creative, open-minded, and challenge each other with innovative ideas to deliver greater value to our members while thoughtfully assessing risks.

**We Pursue Efficiency and Continuous Improvement.**

We prioritize efficiency and continuous improvement to deliver sustained value and growth. We work together to create and deliver solutions that foster prosperity for our members and communities.



### Our Story

Organized in 1938, GreenState has grown to be one of the Midwest's largest credit unions and one of the top financial institutions in the United States for returning profits to members in the form of better rates and lower fees.

GreenState Credit Union serves over 400,000 members with 33 office locations. Membership is open to:

- Anyone living or working in Iowa or nearby counties in Illinois, Wisconsin, Nebraska or South Dakota
  - Illinois counties: Boone, Carroll, DuPage, Hancock, Henderson, Henry, Jo Daviess, Kane, Knox, McHenry, Mercer, Ogle, Rock Island, Stephenson, Warren, Whiteside, Will county North of I-80, Winnebago
  - Wisconsin counties: Crawford, Grant, Lafayette
  - Nebraska counties: Dakota, Thurston, Burt, Washington, Douglas, Sarpy, Cass, Otoe
  - South Dakota counties: Union, Lincoln, Minnehaha, Moody, Brookings
- Current employees of a business/organization, or members of an association, who GreenState partners with.
- University of Iowa students, staff, and alumni.
- Direct relatives of current GreenState Credit Union members.
- Members of the Iowa Consumer Council/American Consumer Council.

For more information, visit our website at [www.greenstate.org](http://www.greenstate.org) or call us toll-free at 800-397-3790.

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Suncoast Credit Union  
6801 E Hillsborough Ave,  
Tampa, FL 33610  
+++



### Celebrate what's next!

#### The Suncoast Difference

At Suncoast, we pride ourselves on being different. Everything we do is with our members in mind, from our lower rates on loans to our many free services. We're committed to giving back to the community and providing excellent service to meet all your financial needs.

At Suncoast, we know that every person is capable of making a positive difference. Our organization prides itself on giving back to our local communities through philanthropic and educational efforts. We're also committed to being environmentally responsible members of the community through our green initiatives.

#### Our Mission

Our mission is simple – to improve the quality of our members' lives by maintaining a strong, secure and innovative credit union.

#### Our Story

Suncoast Credit Union began in 1934 when a handful of local educators founded Hillsborough County Teachers Credit Union. Throughout the years, we've grown and expanded our membership to include anyone who lives, works, attends school or worships in the Florida counties we serve.

Today, we're proud to be the largest credit union in Florida. From our humble beginnings to all of the exciting developments along the way, Suncoast's history is rich with memorable moments. And every one of them is thanks to our incredible members.

#### Our Member Benefits

Our members get more than perks and discounts. Suncoast can help you save money in every stage of your life with our low rates and high returns.

#### Our Accolades

We've been honored with a number of local and national accolades. These awards represent all of the hard work we've put in to make sure that our members can thrive financially. We're proud of everything we've achieved, because our members deserve the best and that's what we deliver!

#### Suncoast Credit Union Donations

Giving back to the community is part of our DNA at Suncoast. Simply using a Suncoast debit or credit card lets you make a difference in the lives of local children with your everyday purchases.

#### See for Yourself

The donations the Suncoast Credit Union Foundation is able to make, thanks to its members, is something we feel really good about. Since the program's inception, more than \$53 million has been donated to support initiatives related to the education, health and emotional well-being of children in our area. Explore our donations for 2024 and see the difference we make in the community.

In 2024 Suncoast gave over \$7.6 Million back to local communities, BUT THAT'S ONLY HALF THE STORY.

For more information, visit our website at [www.suncoast.com](http://www.suncoast.com) or call us toll-free at 800-999-5887.

# ATTENTION: CREDIT UNIONS

## Want more Small Business Members?

**Gain a competitive edge over other financial institutions by offering more than just traditional financial services. The ACC-SBS Program can help your Business Members grow and expand.**

### **About ACC's Small Business Success (SBS) program**

ACC's Small Business Success program offers your credit union a competitive edge over other financial institutions by providing valuable business education, tools, resources, and coaching to help your business members grow and succeed!

By integrating ACC's SBS program with your Business Development, Marketing and Lending initiatives, your credit union can enhance its appeal to small enterprises, expand its lending capabilities and build stronger loyalty. As small businesses succeed, your credit union benefits from increased membership and net asset growth.

**What  
Does  
the  
ACC  
Small  
Business  
Success  
Program  
Offer  
Your  
Credit  
Union?**

★ ***Differentiate Your Credit Union***

Offer more than accounts – be the go-to resource for small business growth.

★ ***Turn Accounts into Relationships***

Deepen loyalty with tools that drive business success and member engagement.

★ ***Done-For-You Business Support***

Ready-made tools and resources that add value without extra work for your team.

★ ***Grow Your Bottom Line***

Help businesses thrive – and watch deposits, lending, and retention grow.

★ ***Be Their Business Partner***

Deliver real solutions that make your Credit Union essential to their success.



### ***Next Step...***

**Let ACC help your credit union transform how it connects with businesses and leverage those relationships for greater success!**



Scan the QR code to watch a free, brief video that reveals how to attract more small business members to your credit union!

***Contact us today!***

**858-533-7778 or email: [SmallBiz@AmericanConsumerCouncil.org](mailto:SmallBiz@AmericanConsumerCouncil.org)**



# *How ACC is Helping Small Businesses Grow—And Why Credit Unions Are Perfect Partners*

Across America, small businesses are facing an uphill climb. They're navigating higher costs, shifting customer habits, and increasing competition—all while wearing every hat in the business. What they're not looking for? Another business checking account.

And that's the opportunity.

At the American Consumer Council (ACC), we believe small businesses are the backbone of our local economies. Their success fuels consumer confidence, community pride, and economic stability. But too often, they're overlooked, underserved, or treated like just another transaction.

That's why we created the Small Business Success (SBS) initiative. It's a strategic program designed to help small businesses grow, and to position Credit Unions as the community champions that help make it happen.

**The Problem: Looking and Sounding Like Everyone Else**

Walk into almost any financial institution today, and the business offerings sound nearly identical: checking, savings, credit cards, and maybe an SBA loan.

But business owners don't wake up excited about their deposit account. They care about growing revenue, keeping more profit, and making smarter decisions. The real differentiator isn't the product—it's the partnership.

Credit Unions have a unique advantage. They're Trusted. Local. Relationship-driven. But to truly stand out, they must go beyond transactions and step into the role of business ally. That's where SBS comes in.

**The Solution: A Branded, Done-For-You, Turnkey Business Growth Program That Builds Loyalty and Results**

SBS is a branded, done-for-you growth program that Credit Unions can offer directly to their small business members. It's practical, easy to launch, and creates instant community impact.

One of the most powerful features? A 12-week Group Business Coaching Program—offered entirely free to participating business members.

Recently, a forward-thinking Credit Union (which we'll keep anonymous for now) piloted this exact coaching program with 100 small business members. The results?

- Business owners learned how to cut costs, increase prices, and drive more leads—without spending more on marketing.
- 
- They received weekly coaching, worksheets, and video support to drive implementation.
- 
- The Credit Union delivered over \$149,000 in business value through the pilot—positioning themselves as more than a financial provider. They became a true growth partner.
- 

And here's the kicker: the CU's internal team didn't have to do the heavy lifting. The ACC/SBS team handled all onboarding, coaching, branding, and tracking—making the CU look like the hero, without extra workload.

**Why This Matters**

Credit Unions are already rooted in the communities they serve. The SBS program simply amplifies that strength—giving them the tools to attract new business members, deepen relationships with existing ones, and differentiate from big banks and impersonal lenders.

Small business owners don't want more financial products. They want someone in their corner. With SBS, Credit Unions get to step into that corner and say: "You don't have to grow alone. We've got you." (rough...??? Plan B??)

**Let's Talk**

Want to explore how the SBS initiative could work at your Credit Union? We'd love to show you what's possible—and how easy it is to get started.

Contact:

Tom Hinton, CEO

[Tom@americanconsumercouncil.org](mailto:Tom@americanconsumercouncil.org)

Phone: ???

Mark Rosenberger

VP, Small Business Success

✉ [mark@americanconsumercouncil.org](mailto:mark@americanconsumercouncil.org)

☎ 858-231-4481

# ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



## Green C Certification

If your company or organization would like to increase its credibility with consumers, you should consider applying for ACC's **"Green C" Certification**.

*Applications for the Fall cycle are being accepted through October 1, 2025.*

It's a proven fact that consumers prefer to do business with eco-friendly companies, implement green initiatives and that practice Corporate Social Responsibility. The process is straight-forward, and all applicants are recognized by the ACC and the Green USA Institute.

All applicants should review the criteria, then complete and submit their applications to ACC's Green Consumer Council for review, assessment and feedback. Program details and the Green C Certification criteria can be viewed online at [www.AmericanConsumerCouncil.org/education](http://www.AmericanConsumerCouncil.org/education).

For more information, call 1-800-544-0414 or visit ACC's website.

## Friend of the Consumer

Is your business consumer-friendly?

Does your business deserve greater recognition for its service to consumers?

If so, you should apply for the American Consumer Council's Friend of the Consumer Award.



Each year, ACC awards numerous "Friend of the Consumer" awards to deserving manufacturers, retailers, and other businesses that produce or sell products in the United States, and which meet or exceed federally mandated standards, and have "demonstrated a commitment to American consumers by providing products or services that foster consumer confidence and market acceptance."

To apply, complete the online application at: [www.americanconsumercouncil.org/awards.asp](http://www.americanconsumercouncil.org/awards.asp) and return it to ACC with the application fee.

Applicants will be notified within five days of receipt of their application. Thereafter, a panel of independent judges will review your application and make a formal recommendation within 20 days of your submission.



## Financial Education

ACC is pleased to have a partnership with Nicole Middendorf. Nicole is a money maven, a knowledge junkie, and a born coach. She is an entrepreneur who left Morgan Stanley in 2003 to run her own wealth management firm. Nicole is the author of five books, a world traveler, philanthropist, and an accomplished public speaker.

As a Wealth Advisor and Certified Divorce Financial Analyst with Prosperwell Financial, her main focus is to help people create wealth from the inside out. She is able to accomplish this through one-on-one client meetings, writing books, presenting at conferences, and appearing on TV, radio, and other media.

Nicole shares financial advice and a real-life perspective on saving, planning, and investing with audiences across the country. Her primary goal is to take complicated subjects and make them easy to understand. She works hard to empower her audience to make crucial and positive changes in their own lives. Nicole's books have received local and national press coverage, where she has become known for her thoughtful concise quotes, relaxed on-air presence, and articulate delivery.

ACC is committed to promoting and providing financial education to the public. Nicole Middendorf has collaborated with us to create a new 6-part video series that promotes financial literacy for youth. Check it out here: <https://qcashfinancial.com/are-we-failing-our-kids-in-financial-literacy/>

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**ACC**  
**PO Box 503016**  
**San Diego, CA 92150-3016.**  
[Info@americanconsumercouncil.org](mailto:Info@americanconsumercouncil.org)