

3 Simple Steps for Saving for College



(StatePoint) The overwhelming majority of families agree that college is an important and worthwhile investment, yet fewer than half are saving for it, according to “How America Saves for College 2015,” a recent study by Sallie Mae and Ipsos.

Why the reluctance to put aside money for something deemed so important by so many?

“One of the greatest obstacles for families to overcome is simply getting started,” says Charlie Rocha, executive vice president, Sallie Mae. “We know those who have a plan and save are more likely to attend college, more likely to graduate, and will do so with less debt.”

With a focus on saving, planning and paying for college, the experts at Sallie Mae recommend a 1-2-3 approach. First, open a savings account; second, set a goal and regularly contribute money; and third, explore tax-advantaged savings options.

Getting Started

College can be expensive these days, so it is never too early to get started – no matter the age of the college-bound student. Open a savings account as soon as possible, earmarked for education.

The ideal savings account should have no fees, and be FDIC-insured, offering perks that help you stay motivated, such as no minimum balance, cash back rewards and tools to track goals and share progress.

An account specifically designed for college savings, such as the new Upromise GoalSaver, can get families on the right track. It offers a competitive APY and a rewards program that includes cash bonuses, matching rewards and other cash back rewards from more than 850 retail partners. For more information, visit www.UpromiseGoalSaver.com.

Goals and Contributions

Check out rates of tuition, room and board, and other expenses at the schools of your choice, so you can set realistic goals and target dates for reaching them. Motivation can be derived from progress, so within your savings account consider itemizing smaller benchmarks that are more easily achieved than one lump sum – such as textbooks, an emergency fund and a living expenses goal or specific savings goals for each child.

Applying the old adage, “Set it and forget it,” to your college savings can make

saving a habit you don’t have to think about often. You can do so by linking a bank account to your savings fund, like Upromise GoalSaver, to make recurring direct deposits on a monthly or biweekly basis.

Some people keep themselves focused on savings by sharing goals over social media. Like losing weight or training for a marathon, research shows that making a goal public is associated with a higher chance of achievement. Some savings accounts even make sharing goals easy.

Tax Advantaged Savings Plans

After getting started with a simple savings account like Upromise GoalSaver, supplement your savings plan with a tax advantaged savings account, such as Coverdell Education Savings Accounts, prepaid state plans or 529 college savings plans. Such plans can offer such benefits as annual non-deductible contributions so that your account can grow without being subject to federal income taxes.

A college education continues to be overwhelmingly important to American families. Don’t limit future possibilities with inaction today.

Protect Your Eyes and Health from Harmful “Blue Light”



(StatePoint) You already know to protect your eyes from harmful UV-light when you are outdoors. But did you know that another dangerous light emission is all around us – in our homes, our workplaces and in the palms of our hands?

New research is illuminating the dangers of blue light, a high-energy wavelength of light emitted by smartphones, tablets, laptops, LCD flat panel monitors and energy efficient light sources. The majority of the public spends more than half their waking hours exposed to this light, which can contribute to eye strain and fatigue, macular degeneration and sleep disruption.

“Ten years is a blink of an eye in terms of human history, but will the last 10 years come to be known as the period that changed our vision and health?” wonders Dr. Gary Morgan a VSP Vision Care optometrist.

A whopping 83 percent of VSP eye care professionals reported seeing an increase in symptoms attributable to blue light exposure in their patients, according to a recent survey by VSP.

One of those symptoms is eye strain: blue light is myopically defocused in front of the retina, which results in light scatter that we perceive

as glare. Working in a high-glare environment causes the eyes to work overtime, leading to visual fatigue and strain.

But the impact of blue light doesn’t stop there: major university studies have shown that the light can disrupt sleep, interfering with circadian rhythms by suppressing the production of melatonin, a hormone that regulates waking and sleeping. Chronically shifted circadian rhythms have been linked to breast cancer, prostate cancer, diabetes, heart disease and obesity.

Children are especially vulnerable to macular damage. Just as most ultraviolet exposure occurs before 18 years of age, the effects of blue light exposure are also more intense in children, since they hold devices in very close proximity to their eyes and are amongst the most active users of blue light sources.

“In today’s world, children are looking at screens at home and increasingly also in the classroom,” says Morgan. “There is a growing concern among eye doctors that we’re going to start seeing long-term damage much earlier in life than ever before.”

While it would be virtually impossible to escape blue

light, as most people rely on it to live, work and play (and it is even emitted from the sun), there are steps you can take to protect yourself. Try to decrease blue light exposure throughout the day, and especially in the evenings. Before bedtime, curl up with a good book instead of your smartphone. Wear protective eyewear at the office or at home when using your digital devices.

New lens enhancements for eyeglasses, such as Sharper Image TechShield, can provide a unique defense by absorbing and deflecting incoming blue light to help safeguard the wearer against exposure.

More information about the effects of blue light and protection options can be found at vsp.com/sharper-image-techshield-lenses.html.

Blue light illuminates our world today. But along with the advantages of blue light come serious concerns. Protect your family’s health now.

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Hiring Event

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Oct 20 & 21
10:00 am-12noon • 2 pm-6 pm
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Looking for an opportunity to help others? Come, make a difference and join our community of professional health care providers. The South Dakota Human Services Center, a 304-bed inpatient psychiatric and chemical dependency treatment facility located in Yankton, is seeking full and part-time **Mental Health Aides**. This position performs personal care services to patients receiving treatment at the Center and includes a comprehensive employee orientation, including completion of the Certified Nurse Aide (C.N.A.) certification. Excellent benefit package. To apply, go to <http://bhr.sd.gov/workforus>. **Job ID #5000 or 5001.** For more information, contact the HR Office at **605-668-3118**.

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