

NCA Notes



How to boost your savings: Smart strategies to save with intention

(BPT) - Savings can help meet unexpected expenses, fund short-term spending goals and protect against unanticipated life events. At the same time, leaving too much of your money uninvested can jeopardize long-term financial goals like retirement. Set a goal to be more intentional with your savings by getting clear on your savings goals, ensuring your savings earn a competitive return and putting excess cash to work for your long-term financial goals.

Set savings goals

To determine your personal savings goals, consider your ability to withstand savings shocks and potential income loss, as well as any short-term spending goals such as buying a car or taking a vacation.

- **Step 1:** Start by ensuring you have a buffer for unexpected expenses. Aim to have at least \$2,000 or about half a month's household expenses, whichever is greater, set aside in a cash savings account. If you've navigated any changes in the last year that impact your income or spending, it's also worthwhile to revisit that emergency savings goal.
- **Step 2:** You might also have additional short-term financial goals. Perhaps you're planning a home renovation or saving up for a wedding. Money to fund these goals that are a year or two away probably shouldn't be exposed to much risk of loss and may be best kept in a cash savings account.
- **Step 3:** Think about building a more substantial financial safety net that can cover three-to-six months of living expenses. This fund will help you manage financial disruptions, such as job loss or other longer-term income interruptions. This fund might also be used to help with longer-term goals like retirement savings, but such money, however it is invested, should be easily accessible if needed to bridge periods of income loss. Certain accounts like a 401(k) or traditional IRA with limited ability for early withdrawals likely won't be the best homes for these funds.

Get specific about why you're saving and create an action plan. Start small and build. Saving something is better than not saving at all, especially when saving in an account with a competitive yield. Yield, or annual competitive yield (APY), indicates how much interest or return you can expect to earn on your savings in a given account over a year. Put simply, the higher the APY, the more your savings can grow.

Earn what you deserve

Many Americans aren't getting the return they deserve on their savings. Whether you're just starting to set aside funds for an emergency or you already have substantial cash saved, make sure you know how much that cash is "earning." Saving with intention means selecting the best savings vehicle for your personal savings goals. Consider whether you value FDIC insurance, ease of money movement or if you're simply looking for the highest return on your savings.

Letting your money sit in an average bank savings account might mean your money doesn't have much chance to grow. The average bank savings account yield as of Dec. 16, 2024, was 0.42% according to the FDIC National Rate and Rate Caps. That means for each \$100 you save you'll earn 42 cents annually. Compare this to a higher yielding account like Vanguard's Cash Plus Account, which offers a sweep program currently yielding 3.65% APY effective Jan. 6, 2025.*

The cash you keep easily accessible does not need to sit idly on the sidelines. It can work for you in a high-yielding account. Keeping your hard-earned money in a low-yielding account could mean leaving money for short- and long-term goals on the table.

Build on your savings foundation

A well-funded emergency savings account can prevent you from taking on high-interest debt, tapping into a retirement account or turning to other sources that could slow your long-term financial progress.

While crucial for funding short-term financial goals, an intentional savings plan can also create the foundation for a longer-term financial plan. Once you have a solid savings plan in place, consider whether you can move excess cash - beyond the amount needed to meet your identified savings goals - into higher-earning-potential asset classes like stocks and

bonds for long-term goals like retirement.

When you're intentional about your savings goal and seeking out the best home for your savings, even the cash you choose to keep more readily accessible, outside of stock and bond investments, has the opportunity to grow.

Whether your savings goal is to start your first rainy-day fund or shop around for higher returns on your well-funded piggybank, ensure you have clear goals and a plan for reaching them.

All investing is subject to risk, including the possible loss of the money you invest.

Investments in bonds are subject to interest rate, credit, and inflation risk.

*The APY will vary and may change at any time. APY is current as of date of publication. Current APY is available at vanguard.com.

The Vanguard Cash Plus Account is a brokerage account offered by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member FINRA and SIPC. Under the Sweep Program, Eligible Balances swept to Program Banks are not securities: They are not covered by SIPC but are eligible for FDIC insurance, subject to applicable limits. Money market funds held in the account are not guaranteed or insured by the FDIC but are securities eligible for SIPC coverage. See the Vanguard Bank Sweep Products Terms of Use and Program Bank list on vanguard.com for more information.

There may be other differences between these products that must be considered prior to investing.

© 2025 The Vanguard Group, Inc. All rights reserved.





How to Assess Aging?

Medical advances are helping people around the world live longer. But longer life is linked to a gradual loss of physical abilities. Strength, balance, and walking skills may weaken. It's been unclear how each of these features decline with age.

To learn more, an NIH-supported research team assessed these abilities in 40 healthy people. Half were between ages 50 and 64. The rest were ages 65 or older. Each participant underwent a series of tests in a motion analysis lab.

The researchers found that walking patterns were not much different with age. Sex differences were seen in strength but not other measures. Grip strength was 30% higher in men than in women, and knee strength was 27% higher in men. But in both sexes, strength declined at similar rates over time. Grip strength in the dominant hand dropped by nearly 4% per decade of age. Knee strength declined by about 1% per decade.

Balance showed the greatest decrease with age, especially the ability to stand on one leg for at least 30 seconds. Single-leg standing time on the non-dominant leg dropped by 21% per decade of age. On the dominant leg, it dropped by 17% per decade. When standing on both feet, people who were older tended to move or sway more.

The findings suggest that how long a person can stand on only a non-dominant leg may be an easy and reliable way to assess health in aging populations.

"Changes in balance are note-worthy. If you have poor balance, you're at risk of falling," explains Dr. Kenton Kaufman of the Mayo Clinic. "Falls are a severe health risk with serious consequences."

Article reprinted from NIH-News In Health



Cold Fusilli Pasta With Summer Vegetables

Recipe courtesy of Deliciously Healthy Dinners

8 oz whole-wheat fusilli (spiral) pasta
2 C cherry tomatoes, rinsed and halved
1 green bell pepper, rinsed and sliced in pieces 1/4 inch wide by 2 inches long
1/2 C red onion, thinly sliced
1 zucchini, rinsed and shredded finely or sliced into small chunks (about 1 cup)
1 can (15 1/2 oz) low-sodium chickpeas or garbanzo beans, drained and rinsed
1 Tbsp fresh basil, rinsed, dried and cut into thin strips (or 1 tsp dried)
1/4 tsp salt
1/8 tsp ground pepper
1 Tbsp extra virgin olive oil
2 Tbsp balsamic vinegar
1/2 C shredded parmesan cheese

1. Cook pasta according to package directions for the shortest recommended time, about 8-9 minutes. Drain. Rinse pasta under cold running water to cool, about 3 minutes.
2. Place all vegetables and beans in a large salad serving bowl. Season with basil, salt and pepper.
3. Add cooled pasta.
4. Combine olive oil and vinegar in a bowl. Mix until completely blended. Pour over vegetables and pasta. Mix gently until well coated.
5. Divide into four equal portions. Top each with 2 tablespoons shredded parmesan cheese.

Calories	418
Saturated Fat	11 g
Cholesterol	3 g
Sodium	455 mg
Total fiber	13 g
Protein	21 g
Carbohydrates	63 g
Potassium	576 mg

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Nationwide Consumers of America will be held at 12444 Powerscourt Drive, Suite 500A. St. Louis, MO 63131, on Wednesday, May 21, 2025 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY **Nationwide Consumers of America** **May 21, 2025 Annual Meeting of Members** **THIS PROXY IS SOLICITED ON BEHALF OF** **NATIONWIDE CONSUMERS OF AMERICA**

The undersigned member of Nationwide Consumers of America does hereby constitute and appoint the President of Nationwide Consumers of America, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Nationwide Consumers of America and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:
Tom McMahon, Tom Ebner and Tom Wright, Jr.
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2025

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A. St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
April 21, 2025

NCA Notes Newsletter is published by:
Nationwide Consumers of America

For information regarding your membership
and association services, call or write:

Membership Services Office
Nationwide Consumers of America
12444 Powerscourt Drive, Suite 500A
St. Louis, MO 63131

1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment.

Consult your doctor before starting any exercise program.