

## How To Pay Off Your Student Loans

The total amount of student loan debt in the U.S. comes to \$1.569 trillion. Whatever your share of that staggering amount, it can seem daunting when you've just graduated. The Bustle website offers this advice from a financial advisor on how to start paying your loans off:

- ★ **Don't try to pay ASAP.** With that load of debt staring you in the face, you probably think you have to focus on paying it off before anything else. That's a mistake. Work out a plan for saving money while paying down your loan over the long haul. This gives you a cushion in case of emergencies.
- ★ **Find the right payment plan.** Work with your loan organization to draw up an income-driven payment plan that takes into account your income, marital status, and other factors. Such payment plans typically take about 10 percent of your income for 20-25 years, but at that time it's not uncommon for the lender to forgive the remaining balance.
- ★ **Check with your employer.** Some employers offer student loan assistance as a retention tool. Check with organizations you're applying to.
- ★ **Automate your savings.** Set up a savings plan that automatically puts your money into the right places. One common formula is 50/30/20: Put 50 percent into fixed expenses such as rent, car payments and student loans; 30 percent for discretionary spending; and 20 percent for long-term savings like emergencies and retirement planning.
- ★ **Take a side job.** Consider making some extra money by freelancing, driving for Lyft or Uber, or some other gig. This can give you extra money to work with as you save and pay down your debt.



## That's What Friends Do

A story recently went viral on social media that attracted the attention of national news outlets:



A teenager from a small town in Arkansas saved two years of earnings from his part-time job to buy a motorized wheelchair for his best friend and fellow high school classmate. It was a selfless act that speaks volumes about friendship and goodwill while serving as an example of how each of us can do and give more to contribute to the greater good.

## June Events

<b>June 1st</b>	Dare Day
<b>June 10th</b>	Iced Tea Day
<b>June 12th</b>	Peanut Butter Cookie Day
<b>June 13th</b>	Sewing Machine Day
<b>June 14th</b>	Flag Day
<b>June 16th</b>	Father's Day
<b>June 18th</b>	International Sushi Day
<b>June 21st</b>	National Selfie Day
<b>June 26th</b>	Beautician's Day
<b>June 29th</b>	Hug Holiday

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## **Target Career Success When You're Just Starting Out**

Career success is an important goal—and it can seem daunting when you're just starting out. You can move forward with this advice from the Brian Tracy International website:

- ◆ Choose the right job. Money is important, but so is fulfillment. Look at your values. If financial success is No. 1, fine, but consider other variables, like family, travel, work/life balance, and so forth.
- ◆ Take ownership. Don't depend on others for your success, and don't make excuses for your failures. Take responsibility for everything you do.
- ◆ Don't let yourself get stuck. You always have options. Don't fall into the trap of thinking you can't change jobs—or careers—if you're not making the progress you want.
- ◆ Stay positive. A positive attitude will keep you going when times are dark. It will also make you the kind of person people want to work with and support.
- ◆ Set goals. "Career success" isn't a goal; it's a wish. Set clear, concrete, and realistic objectives for your success—become a manager in two years, for example, or get a VP job in 10.
- ◆ Listen to feedback. Don't work in a vacuum. Ask people for feedback on your performance, and take it to heart. What you learn can make the difference between success and failure in the long term.

## *A New Species Of Orca? Time And Tests Will Tell*

A new species of orcas—also known as killer whales has been discovered off the coast of Chile, the U.S. News & World Report website reports. Fishermen and tourists had long talked about an orca that looked different from others, and had even taken pictures, but scientists hadn't found any.

Recently, however, a team of researchers reported finding dozens of the sea creatures off southern Chile. The orca's signature white eye patch is smaller and less noticeable than the eye patch on other species, their heads are a bit more rounded and less sleek, and their dorsal fins are narrower and pointed. They're 20–25 feet long, somewhat smaller than other orcas.

The research team listened to local fisherman who had seen the whales poaching their fish, and they waited weeks before a group of about 25 approached their boat, apparently expecting to be fed. The scientists used a crossbow to collect tissue samples for DNA testing, noting that the whales' skin is so tough that the arrows didn't hurt them.

Some experts are unconvinced that this is a completely new species, and scientists will have to wait for DNA results to confirm the discovery.

## *Take The Risk Out Of Exercising*

Often we're so eager to start getting into shape that we overdo it, exercising too hard and too fast. Whether you're going to the gym or exercising at home, the American Council on Exercise offers these tips before you start your workout:

- ★ **Stretch sufficiently.** Not stretching before your workout is one of the biggest mistakes you can make. Stretching at least five minutes before you exercise can reduce stress in the muscles and help prevent injuries. Stretching afterward is every bit as important; it helps your muscles recover.
- ★ **Warm up.** A warmup of five minutes or more will deliver needed blood and oxygen to your muscles.
- ★ **Drink a lot of water.** Don't wait until you feel thirsty or dehydrated. Drink water throughout your workout.



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## Quotes

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—Nathaneal West

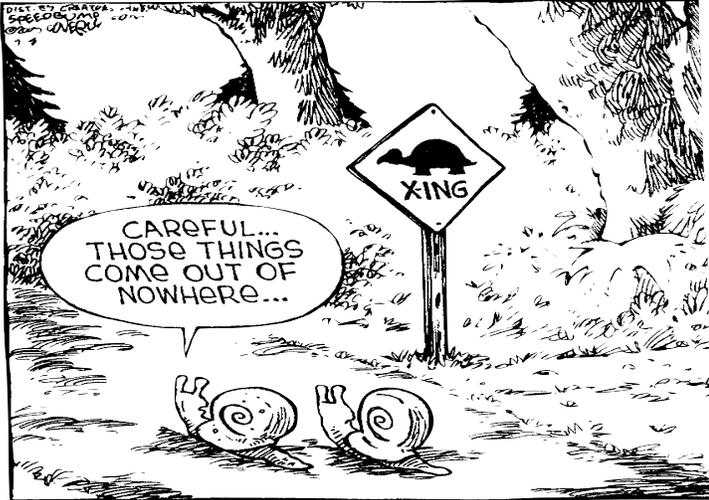
*"Vulnerability is the birthplace of innovation, creativity, and change."*  
—Brené Brown

*"If you try to fail and succeed, which have you done?"*

## One Health Risk Of Dog Ownership

Having a dog can be good for your mental and physical health. Dogs offer companionship to their owners and encourage more physical activity. However, as the Time magazine website reports, dogs can also pose a health risk, especially to older owners. The medical journal JAMA has shared research showing that fractures connected to dog walking are becoming more common among older adults.

An examination of emergency room logs found that in 2014, close to 1,700 adults 65 and older around the country had to go to emergency rooms for injuries related to walking their leashed dogs. By 2017, the number had risen to almost 4,500. Fractures can happen when dog walkers fall as a result of dogs lunging while on the leash. The research found that almost 30 percent of those injured senior citizens were admitted to the hospital, nearly 20 percent with fractures to the hip. Hip fractures can contribute to disability and other long-term decreases in quality of life—as well as a mortality rate of close to 30 percent. Keeping a dog for health benefits is a positive choice, but just be careful to exercise caution on daily walks.



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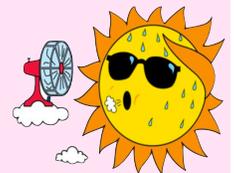
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## What's Inside?

- June Events -
- Money Saving Offers -
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## *What's The Answer?*



*Is There A New Species Of Orca?*

*When Is International Sushi Day?*

*What's One Health Risk Of Dog Ownership?*

*How To Take The Risk Out Of Exercising?*

*The Answers To These And  
Many More Questions Are Inside*

