



# Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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## Consumer Confidence Partially Rebounds in May



The Conference Board Consumer Confidence Index® increased by 12.3 points in May to 98.0 (1985=100), up from 85.7 in April.

Consumer confidence improved in May after five consecutive months of decline.

- The monthly improvement was largely driven by consumer expectations as all three components of the Expectations Index—business conditions, employment prospects, and future income.
- Consumers were less pessimistic about business conditions and job availability over the next six months and regained optimism about future income prospects.
- While consumers were more positive about current business conditions than last month, their appraisal of current job availability weakened for the fifth consecutive month.
- May’s rebound in confidence was broad-based across all age groups and all income groups.
- Consumers continued to express concerns about tariffs increasing prices and having negative impacts on the economy.
- Purchasing plans for homes and cars and vacation intentions increased notably.

**The Present Situation Index**—based on consumers’ assessment of current business and labor market conditions—rose 4.8 points to 135.9.

**The Expectations Index**—based on consumers’ short-term outlook for income, business, and labor market conditions—surged 17.4 points to 72.8, but remained below the threshold of 80, which typically signals a recession ahead.

## *Boomers are Buying More Real Estate than Other Generations – Here's why*



Baby Boomers are not only dominating the U.S. housing market in terms of homeownership, but this year, they have also reclaimed the title of the largest demographic of homebuyers, according to a new report.

The National Association of Realtors's (NAR) "2025 Home Buyers and Sellers Generational Trends Report" found that millennials have fallen significantly from the top position they held last year, which has now been regained by the older generation.

That is happening despite the fact that millennials—born between 1980 and 1998—are in a crucial time of their life during which they are likely to be settling in their careers, buying homes, and forming their own families.

### **Why It Matters**

The ongoing housing affordability crisis in the U.S. is likely to impact the younger generations of homebuyers harder than the older ones.

Boomers who already own a home are likely sitting on millions of dollars in equity, thanks to the recent rise in home values, and many are still holding on to lower mortgage payments.

Younger Americans who have tried to get on the property ladder in recent years, on the other hand, have faced skyrocketing home prices, rising housing costs—including homeowner insurance, homeowner association (HOA) fees, and property taxes—and historically high mortgage rates, which have pushed them to the sidelines of the market.

### **What to Know**

This year, baby boomers—those born between 1946 and 1964—represent 42 percent of buyers in the market, against only 24 percent of Gen Xers, 29 percent of millennials and only 3 percent of Gen Zers, according to the NAR report.

Younger boomers—born between 1955 and 1964—are leading the change, with 26 percent of total buyers in the market against 16 percent of older boomers—born between 1946 and 1954. By comparison, older millennials—born between 1980 and 1989—represent a bigger share of homebuyers in the market than younger millennials—born between 1990 and 1998—at 17 percent against 12 percent.

Millennial buyers have clearly withdrawn from the market over the past year. Among younger millennials, the share of buyers in the U.S. market has dropped from 17 percent to 12 percent, while among older millennials, it slid from 21 percent to 17 percent.

The share of first-time buyers in the market, which is overrepresented by millennials, dropped to 24 percent this year from 32 percent in 2024. Seventy-one percent of younger millennials are first-time homebuyers this year, compared to 36 percent of older millennials and 62 percent of Gen Zers.

While millennials are pulling out of the market, boomers are stepping in. Not only do they represent the biggest share of buyers in the U.S. market, but they also represent 53 percent of sellers—up from 45 percent last year—against 24 percent of Gen Xers, 19 percent of millennials, and only 2 percent of so-called Zoomers.

Compared to last year's report, the numbers for Gen Zers, Gen Xers and the Silent Generation are relatively unchanged.

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**CONTINUED****Why Are So Many Boomers Buying Homes Now?**

According to NAR, there are several reasons why so many boomers want to buy homes now, despite the fact that they likely already own a property.

Many are moving to be closer to friends and family in their retirement, while others are looking to downsize because their homes are too big now that their children have flown from the nest.

Many boomers are also buying homes where they can live with their adult children, and vice versa: the report found that multi-generational home purchases are on the rise, with more buyers citing the need to accommodate aging parents or adult children.

**Why Are Millennials Backing Off The Market?**

Rent prices have skyrocketed since 2020 due to a combination of inflation, low inventory, and shifts in demand. At a national level, rents were 3.5 percent higher in February compared to a year earlier, according to Zillow data, at an average of \$1,980.

While rent remains more affordable than buying a home and prices have flattened in the last couple of years, many tenants are still struggling to save enough money to take the leap toward homeownership.

High rental costs, credit card debt and student loans, according to NAR, are weighing heavily on aspiring millennial homebuyers. Forty-three percent of younger millennials said they have student loan debt with a median loan balance of \$30,000, the report found, compared to 29 percent of older millennials with a median of \$35,000.

By comparison, only 5 percent of older boomers have student loan debt, at a median balance of \$22,000.

Stubbornly high mortgage rates are also killing many millennials' hopes of buying a home in the current market. The NAR report found that a majority of buyers (74 percent) financed their home purchase—a share that decreases as the buyer's age increases.

Younger buyers continue to depend on savings for their down payment, NAR found, while older buyers can use the money made through selling their previous home. Millennials often have to rely on their family members to be able to afford a down payment on a home: 33 percent of younger millennials received down payment help in the form of a gift or a loan from a friend or relative, NAR found.

As of March 27, the 30-year fixed-rate mortgage was 6.65 percent, according to Freddie Mac. Experts expect mortgage rates to continue lingering between 6 percent and 7 percent throughout 2025 and 2026.



# Artificial Intelligence in Consumer Health



A seismic shift is underway in consumer health, one that lets people move from passive recipients to active stewards of their well-being. For the first time, AI lets individuals decode their own diagnostics—from blood panels to genetic data and wearable metrics—unlocking personalized insights once walled off inside clinical silos. The result: truly actionable meaning from raw metrics—a data compass each person can use to steer lifelong wellness.

The need for more effective, data-driven and individualized health solutions continues to accelerate. The global consumer health and wellness market is predicted to reach \$9 trillion by 2028. The way consumers interact with their health is being redefined by AI's expanding role, pushing the focus from reactive treatments to proactive, data-backed care. As healthcare expenses continue to rise, now totaling almost \$5 trillion in the United States each year, AI-powered solutions are catalyzing unprecedented opportunities to reduce preventable complications, ease the burden on conventional healthcare systems and give people greater control over their health.

AI-driven healthcare solutions have the potential to lower diagnostic errors and increase patient engagement by making more personalized recommendations. Continuous care can be made possible with AI's capacity to process enormous volumes of real-time health data, giving individuals a richer, moment-to-moment picture of their bodies and potentially lessening the need for expensive emergency interventions.

## Delivering On Prevention: Key Areas Of AI Adoption

From my vantage point as managing director of a pioneering AI-focused venture capital firm, and as an investor, I am seeing robust adoption of AI across several key areas:

### Predictive Diagnostics

AI is proving to be a vital tool in preventive diagnostics, detecting disease risks before symptoms appear through its analysis of growing bases of consumer data. Machine-learning algorithms assess an individual's risk of conditions such as diabetes, heart disease or certain cancers, thereby turning early detection into a strategic advantage.

My company has observed a wave of innovative startups that are leveraging the scalability of AI to bring preventive testing to the masses. Some innovative startups are combining AI with MRI scans, expanding the scope of preventive monitoring and building a large dataset of baseline data to further refine automated clinical analysis.

### Health Coaching Powered By AI

AI-powered health assistants can offer individualized coaching at scale based on current behavioral patterns and health data. By reducing the need for frequent in-person visits, these systems are increasing access to healthcare while ensuring that people receive timely, data-driven health insights, no matter where they live.

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Several emerging platforms now offer personalized dietitian services, providing real-time, evidence-based dietary guidance by continuously evaluating a person's food intake, physical activity and health metrics. Studies also indicate that AI-powered nutrition tracking can achieve dietary adherence as high as 75%.

**Integration Of Wearable Technology With Remote Monitoring**

Wearable technology is evolving, with AI improving real-time tracking of heart rate, oxygen levels and sleep patterns—alerting users to potential health anomalies before they become serious events.

Many modern wearable devices are capable of identifying irregular heart rhythms, monitoring blood oxygen levels and tracking sleep cycles, offering early warnings that have already led to lifesaving interventions.

**Challenges In AI Adoption**

Despite its revolutionary potential, the adoption of AI in consumer health is hampered by several important factors.

- **Issues With Data Privacy And Regulatory Obstacles:** AI-powered consumer health platforms manage highly sensitive health information, necessitating strong security protocols and adherence to laws like HIPAA in the U.S. and Europe's GDPR. Many AI-driven solutions currently function in gray areas, which impedes their widespread adoption. Even though regulatory frameworks for AI in healthcare are changing, the pace of reform often lags technological progress.
- **Algorithm Bias And Clinical Expertise:** To preserve confidence and avoid false information, AI-generated health insights need to be continuously clinically validated. There are still issues with algorithm bias, false positives and the requirement for human supervision. Predictive diagnostics need to be further validated through clinical trials to establish their reliability.
- **Integrating AI With Traditional Healthcare:** Continuity of care issues arise because many AI consumer health platforms function outside of established healthcare systems.

AI-generated insights are frequently unavailable to doctors, making it challenging to integrate these discoveries into treatment strategies. A 2024 survey found that 42% of physicians believe AI will just be another factor complicating healthcare.

**Future Trends**

I believe that the innovators who will be most successful will focus on a handful of key themes, including the following:

**Continued Growth of Predictive Analytics**

As predictive analytics mature, I expect that hospital admissions could fall, driven by enterprise-scale investment in AI-enabled prevention. People and healthcare professionals will be able to proactively manage conditions before symptoms appear with the aid of predictive analytics as AI models advance.

**Expansion Of Consumer Genomics Powered By AI**

AI-driven genomic analysis is becoming more widely available as genetic sequencing costs fall. AI can evaluate genetic data to find disease predispositions and offer individualized preventive plans. The consumer genetic testing market was already \$1.93 billion in 2023 and is expected to grow by 24% through 2030.

**Increased Telehealth Services Streamlining Clinical Care**

Automated diagnostics and AI-powered virtual consultations will improve access to remote healthcare. Symptom checkers, triage tools and AI-powered virtual physicians will simplify telehealth, notably cutting down on wait times and easing the burden on medical systems. According to industry experts, 50% of non-emergency healthcare duties will be handled by AI-powered services by 2030.

**Conclusion**

AI is fundamentally changing the way healthcare leaders are helping people manage their health by enabling personalized, data-driven care that places individuals in control. Expect AI to play an increasingly significant role in consumer health, accelerating the shift from reactive treatments to genuine prevention.

## *Is It Safe to Fly Right Now? – Experts weigh in*



Veteran air traffic controller Jonathan Stewart affirmed to the public during a recent television appearance that it is “safe to fly,” but added that he would avoid the embattled Newark Liberty International Airport.

“It’s safe to fly. I would probably avoid Newark until something else is done,” Stewart, a supervisory air traffic controller, said during his Friday night appearance on NewsNation’s “Elizabeth Vargas Reports.”

Stewart’s remarks come as the New Jersey airport has dealt with communication blackouts and ongoing staff shortages, prompting concerns from travelers and public officials. The airport, one of the largest near New York City, had at least two radar outages this month, shining a spotlight on outdated technology, and has a deficit of air traffic controllers.

Transportation Secretary Sean Duffy said this week that 16 new air traffic controllers were placed in training to boost staffing figures. The workers were moved to the Philadelphia Terminal Radar Approach Control (TRACON), where Newark airport’s operations are situated. Additionally, he said a new runway would be opened at the airport soon to combat congestion.

“The concrete has been laid. I think they’re just striping. They are just striping right now,” Duffy told reporters during a press conference on Wednesday. “We have a target date of June 15 of bringing the runway online.”

The Federal Aviation Administration (FAA) said earlier this month it would slash the number of flights coming in and taking off from Newark to help reduce congestion and prevent delays. Until the construction of Runway 4-Left/22-Right is completed, the number of arrivals and departures will be limited to 28 per hour.

President Trump and Duffy have vowed to overhaul the FAA, including launching a new program to promote the recruitment and retention of air traffic controllers and investing in more modern technology.

Stewart outlined the stress and the responsibilities that air traffic controllers deal with daily while on the job and detailed a near incident on May 4 where two planes nearly collided.

“So, what led to that incident was basically fatigue in general, and that was due to a lack of staffing,” the air traffic controller said on Friday. “I was using a combination of non-radar and radar rules, which is a completely different way of doing things than I’m used to doing normally.”

Stewart noted that because he knew the radar would eventually go out – though he did not know the exact timing – he started writing down planes’ flight data and call signs

“It’s like knowing you’re going to get into a car wreck. You just don’t know when, so you better keep your seatbelt on just to, you know, be safe,” Stewart told host Elizabeth Vargas.

The air traffic controller said the FAA does not need more managers, but more leadership from the “top.”

“So, there’s an old saying to the military, which is, ‘lead, follow or get out of the way.’” Stewart said. “So, somebody needs to do something.”

His words come after Duffy also admitted that he once changed his wife’s ticket to avoid Newark – citing delays, not safety issues.



# Top Remote Jobs That Do Not Require a Degree



With the threat of tariffs and a looming recession AND inflation, many people are nervous. As the cost of everything increases and the market crashing over and over, many Americans are looking for new ways to increase cash flow. Some people are considering starting a business whereas others are looking for remote, work-from-home positions.

Many workers assume that succeeding in a more lucrative, flexible role requires advanced degrees, years of specialized training, or daily in-person attendance. But that's not always the case. More than two-thirds of U.S. jobs are in occupations that don't typically require a college degree. Today's job market offers a variety of remote-friendly roles with competitive salaries, growth potential, and minimal educational barriers.

MyPerfectResume recently compiled a report of lucrative, remote roles that don't require an advanced degree. Whether you're looking for job security, a better work-life balance, or a fresh start in a new field, these roles offer a promising path without requiring a four-year degree. Here are ten in-demand, remote-capable careers currently hiring:

## Pharmacy technician

Pharmacy technicians play a crucial role in the healthcare system. They assist pharmacists by preparing medications, managing inventory, maintaining patient records, and ensuring accuracy and compliance with regulations. As healthcare needs continue to rise, demand for pharmacy technicians remains strong.

Most states require certification through the Pharmacy Technician Certification Board or the National Healthcareer Association.

## Credit and collections assistant

This financial role involves keeping financial records up to date, resolving billing issues with customers, and assessing credit risk for businesses. Skilled credit and collections assistants are highly valued, as companies constantly manage cash flow.

Competitive roles typically require 1-5 years of experience, relevant training, or a bachelor's degree in finance or accounting.

## Administrative assistant

Administrative assistants are the backbone of office operations, managing calendars, coordinating meetings, handling correspondence, and organizing files. This role is a great entry point into many industries, including finance, healthcare, and tech. If it's fully remote, you may also see this role referred to as "virtual assistant."

Most positions require a high school diploma and proficiency in word processing and spreadsheets. Specialized roles may need industry-specific training or experience.

## Medical coding and billing clerk

Medical coders translate healthcare procedures into standardized codes for insurance reimbursement, while billing clerks ensure proper claims processing. This career path offers strong growth potential as the healthcare industry expands.

A high school diploma and certification from the American Academy of Professional Coders or similar credentialing bodies are required.

## Bookkeeper

Bookkeepers manage financial records, track income and expenses, and prepare reports—often from the comfort of their own homes. This field is ideal for detail-oriented individuals with a knack for numbers.

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While some employers prefer a degree in accounting, others hire candidates with a high school diploma and bookkeeping experience.

**Transcriptionist**

Transcriptionists listen to audio files and convert them into clear, accurate text, often in specialized areas like law or medicine.

A high school diploma is required. Specialized roles may need certifications and familiarity with legal or medical terminology.

**Data entry clerk**

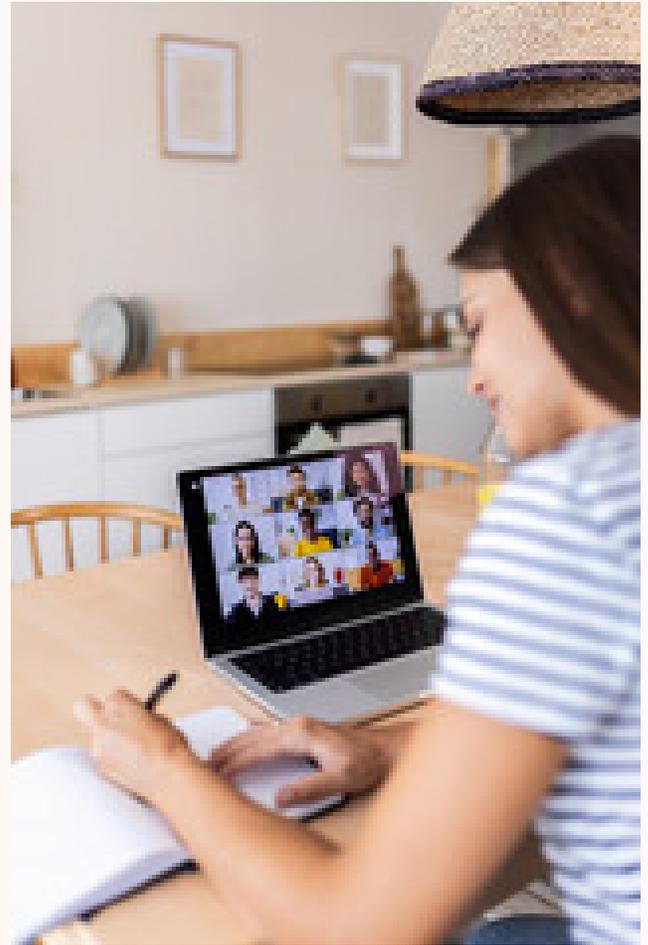
Data entry clerks input and maintain records in digital databases, verify data for accuracy, and support administrative and reporting tasks. While this role may seem simple, attention to detail is crucial for success.

Most roles require a high school diploma, but employers may prefer candidates with certificates or business or data management degrees.

**Graphic designer**

Graphic designers create visual assets such as logos, ads, and social media content, helping brands communicate ideas and stand out in a digital world.

A bachelor's degree in graphic design or a related field is common. A strong portfolio is essential to land competitive roles.

**Legal assistant**

Legal assistants support attorneys by drafting documents, organizing case files, conducting research, and helping prepare for court. This is an excellent pathway into the legal field for those considering law school.

Most legal assistants hold an associate's degree or paralegal certificate, though experience can sometimes substitute for formal education.

These ten jobs offer more than just remote flexibility— they provide accessible pathways into stable, well-paying careers. Whether you're seeking a fresh start or looking to upskill without returning to school, there's a clear path forward. With the right tools and a little training, you can launch a new chapter— no degree required.

## *Is Your Doctor Gaslighting You? – Here are the signs*



Gaslighting, the term used when someone in power manipulates another person to doubt their own judgment, can manifest in medical settings.

“Medical gaslighting involves patients’ symptoms and lived experiences being dismissed by medical providers. It also includes these symptoms and experiences being explained away with incorrect diagnoses. “This can mean questions, tests and diagnoses that fit a biased pattern rather than addressing the patient’s actual symptoms.

Patients who are gaslit in clinical settings often experience delays with their medical treatment, missed diagnoses, and overall worsened health outcomes. This disproportionately affects women and people of color, who may experience greater distrust as a result.

Medical gaslighting can be so subtle that you may not even notice it happening as you are seeking care. Here, we spoke to experts about the subtle signs of medical gaslighting and what to do if you suspect it’s happening to you:

### **Your provider is not listening to you or often interrupts you.**

If your provider doesn’t listen to your medical concerns and constantly interrupts you when you’re describing your symptoms, that’s likely a red flag. Providers should be an engaged listener and validate your feelings.

According to top physicians, all care providers — including physicians, nurse practitioners, physician assistants and nurses — can do this to patients.

You feel like your medical concerns are being dismissed or ignored. Medical gaslighting is when people in an institution, or it can also be people in a position of medical power, are denying the patient’s reality and experiences. This may feel like your questions are often being dismissed or ignored, resulting in you not receiving answers you wanted.

For instance, your provider may be questioning if you actually feel a certain way and downplaying any pain you may experience.

### **You are often blamed for your medical symptoms.**

Sometimes, a provider may indicate that your symptoms are the result of your negligence or actions. They may be passive aggressive, disrespectful or condescending toward you.

Even if your symptoms or condition have nothing to do with action or inaction, the provider may be gaslighting you into believing that you caused your current state. Regardless of how your condition came to be, it’s a red flag for them to delay care and blame you.

### **You are told that you are worrying too much or just have anxiety about your symptoms.**

Your provider may blame your symptoms on mental illness, but you may not be referred to a specialist or be screened for a mental health condition.

If you are quickly diagnosed with anxiety, stress, or another mental health condition, this may be gaslighting. This can happen frequently, especially with women, even if your symptoms don’t align with the traditional issues associated with anxiety.

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Your provider will not provide a referral or order key lab work for diagnosis purposes.

A provider who's a generalist and doesn't know much about your symptoms or condition should at least point you in the direction of a specialist who can provide you with specific care.

Failing to provide a referral to a specialized provider or not ordering lab work or key imaging can be a form of gaslighting.

**Effects of medical gaslighting**

Whether it's done intentionally or not, feeling dismissed or ignored by your doctor can be upsetting and demoralizing. It also can lead to erroneous or missed diagnoses and delayed treatment, and it can make people less likely to seek medical care.

It can even lead to "medical trauma," a subjective form of psychological harm that results from complicated interactions between a patient and medical staff or the medical environment, according to research published in a 2024 issue of the journal *Current Psychology*.

It can make you discount your own belief in what you have described, making you feel like you don't even know yourself. If the denial that the patient is experiencing something real continues, it can make a patient question their own sanity, creating (the potential for) long-lasting trauma or other persistent ill effects to develop.

**How to handle medical gaslighting**

If you feel like you've been gaslit by your health care provider, there are steps to prevent it from happening again.

- Plan ahead for your next interaction. Before your next appointment, make a list of what you want to discuss with the doctor.
- Bring someone with you. Consider bringing a trusted friend or family member to the appointment to lend support and to corroborate what you're reporting.
- Be specific. To increase your chances of being truly heard, be very precise about your symptoms and describe how they're interfering with your daily life with concrete examples.

- Rephrase your question or request. Try rephrasing how you explain your symptoms to see if that leads to a different response. For example, if your health care provider is inclined to blame your symptoms on stress or anxiety, you could point out that the connection is in the other direction: People often experience depression or anxiety because of their symptoms, rather than the other way around.
- Stay calm. However, the conversation goes, stay calm because getting angry or lashing out at the physician isn't going to help matters, Shapiro says. It could even escalate the tension and discord between you.
- Be direct. If you continue to feel like your concerns are being dismissed or minimized, talk to your physician about this more directly. Tell your doctor, "What you're saying isn't working for me" or "I don't think you're hearing my concerns. I need us to keep looking for answers or consider other possibilities," Stern suggests.

**If you feel like you're experiencing medical gaslighting, take action immediately.**

Receiving medical care should never be a taxing, stressful process. Spot the signs of medical gaslighting and ask any questions you may have. It may be helpful to take notes during your appointment and compare them to the note that your provider took at the time of your visit.

Try to advocate for yourself with your existing provider first, as it may result in you feeling more heard, seen and validated.



## *Summer Vacationing on a Budget*



Summertime fun and travel aims to look different this year. With incoming tariffs, looming inflation, and issues at the airports across the country, many people are looking for different options to enjoy their summer.

Here are some interesting statistics:

- About 53% of respondents plan to take leisure vacations this summer, up from 48% in 2024, according to a new report by Deloitte.
- But over two rounds of the survey, many Americans changed their minds about how much they're willing to spend on summer travel.
- "We still see a strong summer travel season, but perhaps with a more frugal approach," one expert said.

Earlier this spring, consumers were feeling good about their summer vacation prospects. More people were planning to take a trip compared to last year, and summer travel budgets were up, too, according to a new report from Deloitte.

But just a few weeks later — after President Donald Trump announced widescale tariffs and the stock market dropped precipitously, bubbling up recession fears — some would-be vacationers abruptly scaled back their spending plans, a second round of the survey found.

About 53% of respondents plan to take leisure vacations this summer, up from 48% in 2024, according to a new report by Deloitte. The report is based on two surveys: one was conducted between March 26 and April 1, 2025, and another between April 7 and April 9. The first survey reached 1,794 travelers and 2,132 non-travelers while the second reached 1,064 travelers and 880 non-travelers.

Initially, Deloitte found, the average summer travel budget was set to grow 21% year over year, to \$4,967. In the second round of the survey, travelers expected to spend just 13% more than last year, or about \$4,606.

When looking at budgets for their longest trip of the season, respondents initially planned to spend an average \$3,987, 13% more than 2024. That anticipated budget declined to \$3,471 in the second poll, an increase of less than 1% from a year ago.

Deloitte conducted a second poll because the firm noticed "softness" in consumer spending across other areas of their research, said Kate Ferrara, the transportation, hospitality and services sector leader at Deloitte.



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**CONTINUED****Travel costs are down**

Broadly, travel costs have declined, which may help travelers looking to stretch their budget. Hotel room rates are down 2.4% from a year ago, according to a recent report by NerdWallet. Rental car costs are also down 2.1% in that same timeframe, while airfares are down 7.9%.

Round-trip domestic airfare for this summer is averaging \$265 per ticket, according to the 2025 summer outlook by Hopper, a travel site. That's down 3% from \$274 in 2024 and down 8% since 2019, the lowest level in three years.

Travel costs for international travel are generally down, said Hayley Berg, the lead economist at Hopper. The average round-trip airfare between the U.S. and Europe, the most popular international destination, costs \$850 per ticket this summer, down 8% from 2024, Hopper found.

In spite of slightly lower prices for travel, people are generally spending more due to inflation and might have less leftover money to spend on non-essential items like travel.

**'The root of all of our hacks'**

Of those who reduced their summer travel budgets, 34% of respondents plan to cut back on their in-destination spending activity, such as food or paid guided excursions, Deloitte found. About 30% plan to stay with family and friends instead of paying for lodging, and 21% chose to drive instead of flying to their destination.

You can also save money this summer if you can be flexible with things like when you take the time off, your destination, what you do while you're there and your mode of transportation, experts say.

"The root of all of our hacks for saving this summer is flexibility," said Berg.

Airfare tends to spike or be higher during federal holiday weekends like the Fourth of July and Labor Day, Hopper found. This year, prices on these weekends will be about 34% higher compared to other weekends.

Instead of flying in the middle of the summer, consider delaying trips toward the end of the season, in late August or even early September, Berg said. Both price and travel demand will typically drop off by then as the new school year starts and employees go back to regular work schedules.

What's more, flying in the middle of the week can help save as much as 20% on airfare, per the site's report.

Traveling on a Tuesday or Wednesday can also help vacationers save about \$67 on a roundtrip domestic flight this summer, Hopper found. That flexibility can help travelers save over \$100 on international trips to Europe or Asia.

Have a happy, safe, and budget-friendly Summer!



## 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.

LaFayette Federal Credit Union

2701 Tower Oaks Blvd,

Rockville, MD 20852

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**When you become a Lafayette Federal member, not only do you get top-notch service, but you gain a credit union family you can count on.**

Lafayette Federal Credit Union is a not-for-profit financial institution, operating ten full-service branch locations in the District of Columbia, Maryland and Virginia. Since 1935, our mission has been to serve, support, and empower our members by understanding their financial needs, delivering products and services to achieve their financial goals and offering solutions to assure their financial well-being. As a member-focused, service-driven organization, Lafayette Federal has received national recognition by S&P Global, Newsweek, and Bauer Financial.

We serve, support, and empower our members by understanding their financial needs, delivering products and services to achieve their financial goals and offering solutions to assure their financial well-being.

### **Our Story**

Since our founding in 1935, we have sought to provide our members with a safe and convenient place to save, and to offer loans at rates and terms more favorable than those of other financial institutions. We also work hard to provide top-notch service to our members around the world.

Throughout the years, the kinds of financial services that we offer have changed to keep pace with the changing needs of our growing and diverse membership. If you're interested in a financial service that we don't currently offer, please let us know. Listening to member needs, and responding accordingly, has made us the trusted financial institution that we are today.



### **Member-Owned, Not-for-Profit**

You're a member AND an owner at Lafayette Federal. We treat our members as unique individuals with specific needs and financial goals. We are member-owned, not-for-profit, and community-minded. Every decision made, every new product and service introduced, is based on what is best for our community. As a not-for-profit organization, we return excess funds to our members as increased dividends, reduced loan interest, as well as products and service enhancements.

### **Financial Literacy**

Empowering our members through hands-on and virtual financial education.

### **Free financial education workshops**

At Lafayette Federal, we want to provide you the tools you need to achieve more financially. Learning how your money works is the first step to saving more and reaching your long-term goals with confidence.

### **Financial Literacy**

Over the years, we have hosted financial education workshops at local schools, youth centers and organizations serving the underserved.

The comprehensive sessions covered a variety of relevant financial topics, including fundamentals of banking, budgeting, understanding credit and business banking basics.

**We're here to guide you towards financial wellness.**

For more information, visit our website at [www.lfcu.org](http://www.lfcu.org) or call us toll-free at (301) 929-7990.

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### Go Beyond Banking

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We go beyond what's expected to help you achieve your financial goals. Be part of something bigger than just another bank.

#### Take control of your finances with flexible banking options and competitive rates.

At Maine Savings, we understand that everyone has unique financial needs and preferences. That's why we believe in giving you the freedom to manage your money your way. We provide the tools and resources you need to stay in control of your finances.

#### Unlock your business's potential with the right financial solutions.

As a business owner, it's natural to wonder how you can continue to grow and thrive in a competitive market. It may seem like there are countless obstacles standing in the way of your goals. However, with the right financial solutions in place, you can turn your visions into reality and make the most of every dollar.

#### Who is Maine Savings?

With full-service locations across the great state of Maine, we exist to serve our members, not to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees.

With over 40,000 members and more than \$800,000,000 in assets, Maine Savings is among Maine's largest credit unions. As a growing, modern financial institution, we are able to offer our members a full range of financial services and personalized solutions – in addition to the peace of mind that comes with knowing deposits are federally insured. Our commitment is always to provide unparalleled service and state-of-the-art banking convenience.

#### Mission & Promise Statement

Maine Savings' mission is to be a safe, sound, and secure organization providing exceptional financial solutions and extraordinary service as the preferred financial institution for all members, and to create an opportunity for our employee members to thrive in a challenging and exciting environment.

We promise to be passionate about providing extraordinary service with professional, knowledgeable people who genuinely care about your financial well-being.

For more information, visit our website at [www.mainesavings.com](http://www.mainesavings.com) or call us toll-free at (800) 273-6700

# 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)

# 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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