

Wellness, Financial Newsletter

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Autism Awareness

What is Autism?

Autism spectrum disorder (ASD) is a complex developmental disability; signs typically appear during early childhood and affect a person's ability to communicate, and interact with others. ASD is defined by a certain set of behaviors and is a "spectrum condition" that affects individuals differently and to varying degrees. There is no known single cause of autism, but increased awareness and early diagnosis/intervention and access to appropriate services/supports lead to significantly improved outcomes. Some of the behaviors associated with autism include delayed learning of language; difficulty making eye contact or holding a conversation; difficulty with executive functioning, which relates to reasoning and planning; narrow, intense interests; poor motor skills' and sensory sensitivities. Again, a person on the spectrum might follow many of these behaviors or just a few, or many others besides. The diagnosis of autism spectrum disorder is applied based on analysis of all behaviors and their severity.

In 2018, the Centers for Disease Control and Prevention issued their ADDM autism prevalence report. The report concluded that the prevalence of autism had risen to 1 in every 59 births in the United States – twice as great as the 2004 rate of 1 in 125 – and almost 1 in 54 boys. The spotlight shining on autism as a result has opened opportunities for the nation to consider how to serve families facing a lifetime of supports for the individual with autism. In June 2014, researchers estimated the lifetime cost of caring for an individual with autism is as great as \$2.4 million. The Autism Society estimates that the United States is facing almost \$90 billion annually in costs for autism. (This figure includes research, insurance costs and non-covered expenses, Medicaid waivers for autism, educational spending, housing, transportation, employment, related therapeutic services and caregiver costs.)



Spring is in the air

IS YOUR HSA GROWING?

BY: BRIAN GILMORE & KAREN HOOPER, ABD EB COMPLIANCE

The most powerful tax advantage of the HSA is the one that is the least known and discussed. With HSAs you are free to take reimbursement of a current-year medical expense immediately, later in the year, or many years down the road.

The only requirements are:



You must keep sufficient records to show the distributions were made exclusively for qualified medical expenses;



The expenses were not paid or reimbursed from another source; and



You did not claim the expenses as an itemized deduction in any prior taxable year.

Let the money grow tax-free in the HSA until you need it. If you are in a position where you never have to tap into the HSA account to pay your qualified medical expenses, that is great!

What are you going to do with all the money that is accumulating in your account?

Invest it! Your HSA administrator will require you to keep a minimum balance in the standard interest-bearing account and you are able to invest the remainder. Interest and dividends accrue tax free. It is worthwhile to check out the investment options and terms that your HSA provider offers to see how you can make your money grow even more.

USE TECHNOLOGY TO MANAGE YOUR BUDGET

Emily Juarez, ABD Financial Wellness

Most people like to have a sense of where they're spending their money on a consistent basis, but the days of tracking expenses on paper or a digital spreadsheet are long over. The tech world has been working hard to provide easy-to-use smartphone apps and web platforms to help you budget, track your investments, and set aside some extra dollars for future purchases. Here are some different products that could help you take your personal finance awareness to another level.

Mint

Mint is a popular app with a focus on budgeting. It's easy to securely link in your accounts and monitor all your activity in one central location. The app automatically categorizes your transactions and helps you identify the trends in your spending. You can also use Mint to establish a budget and get suggestions on how much to money to allocate to certain categories, such as groceries and restaurants. If you're figuring out

how much money to use in different areas of your life, Mint can help you build awareness of your habits and guide you towards sustainable spending practices.

Price: Free!

Acorns

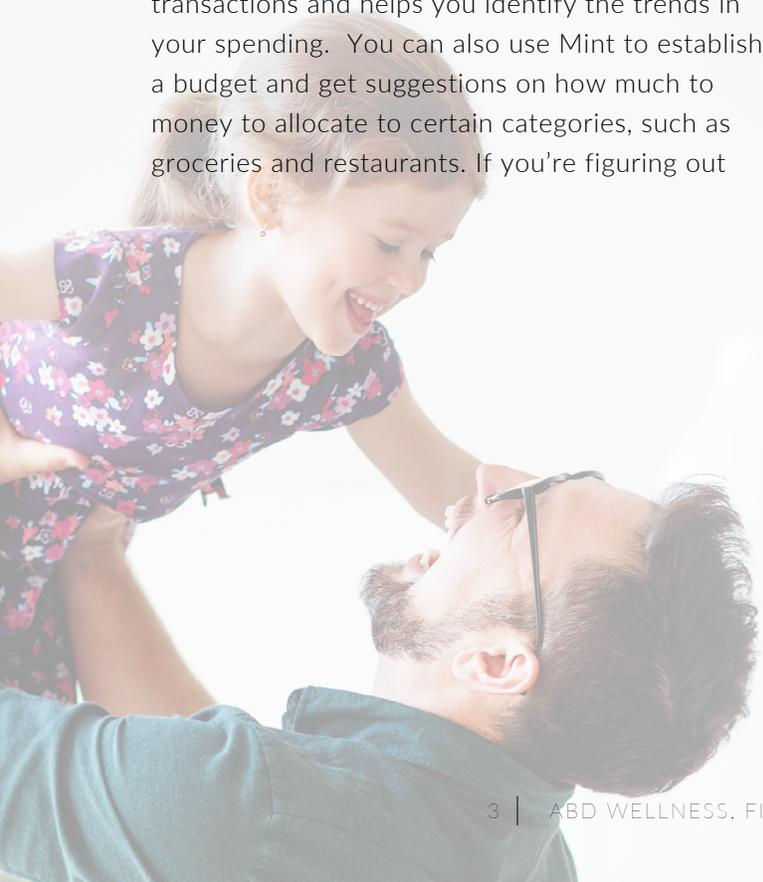
The concept behind Acorns is simple; just like when you used to set aside your loose change as a way to save extra cash, Acorns lets you do that with your transactions and invest your that "change" strategically. The app rounds up the purchases you make on linked credit or debit cards to an even number and moves those small chunks of spare change into a computer-managed investment portfolio. You can decide whether your money goes to a taxable investment account, an individual retirement account (IRA), or even a checking account. This app is great for someone who wants to invest without the effort or someone who needs some additional help setting aside money to save.

Price: Free for students, \$1-\$3/month

Personal Capital Financial Dashboard

Personal Capital has created a dashboard that makes it easy to look at all of you accounts at once. From your 401(k) investments to your checking account, this app lets you get a macro view of your entire financial life. You can also dig deeper into your spending habits with their Budgeting section, which lets you look at your purchases by category and compare your cash flow to previous months. You can also take guided action using Personal Capital's Cash Flow Analyzer tool, which helps you set financial goals and develop strategies to meet them. If you have a variety of accounts you want to track or want to take a calculated look at your spending, Personal Capital is right for you.

Price: Free for Financial Dashboard (additional requirements for Personal Capital Asset Management)



Oyakodon

Chicken & Egg Rice Bowl



INGREDIENTS

3 cups cooked rice
250g chicken thigh fillets
1/2 brown onion
3 large eggs

SEASONINGS

3/4 cup dashi stock soup
2 tbsp mirin
1 tbsp sugar
1 tbsp usukuchi soy sauce

PREPARATION

Combine all seasonings and set aside. It will make about 1 cup of seasoning.

Cut the onion lengthwise and then cut it into wedges.

Cut the chicken thigh into small pieces so the chicken will be cooked thoroughly in a short time.

Place a small frying pan over medium heat and pour 1/2 cup of seasoning.

Bring the seasoning to simmer, then add half of the cut onion, and 1/2 of the chicken thigh into the seasoning to cook. (If you are cooking 2 serves in 1 frying pan then add all the onion and chicken)

While the onion and chicken is being cooked, crack the three eggs open into a small mixing bowl and stir the eggs.

After the onion and chicken has cooked for about 5 minutes over medium heat and the seasoning liquid has reduced to about half, pour half of the eggs over the chicken and onion and evenly sprinkle chopped green shallots (optional).

Place a lid on and turn the heat off to allow the remaining heat to cook the egg.

Serve 1 1/2 cup of rice in a Donburi rice bowl and slide the egg and chicken cooked in the frying pan over the rice to serve.

Source: <https://www.chopstickchronicles.com/oyako-donburi-chicken-egg-rice-bowl/>