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PUBLIC SERVICE LOAN FORGIVENESS WEBINAR WITH ENRICH

WEDNESDAY, JUNE 26 FROM 12PM-1PM

As a public sector employee, you may be eligible for the Public Service Loan Forgiveness (PSLF) program, which can forgive a significant portion of your student loan debt after 10 years of service. To help you understand and take full advantage of this opportunity, Enrich is hosting a special webinar exclusively for Franklin County Cooperative members. [Click here to register.](#)

Facing student loan payments can be daunting, but once it's time to start paying them back, you'll have several options to choose from. Repaying your loans doesn't have to follow a one-size-fits-all approach; there are different plans available to suit your individual financial situation. Choosing the right plan

can help you manage your debt more effectively. Here's a breakdown of your repayment options:

- **Payment In Full:** You can pay off your loan in full at any time without penalty.
- **Standard Repayment:** Fixed monthly payments for up to 10 years (or up to 30 years for consolidation loans). This is beneficial for those who want to pay off loans quickly and save on interest, though monthly payments will be higher.
- **Extended Repayment:** Fixed or graduated payments over up to 25 years for those with over \$30,000 in federal loans. This may be best for borrowers needing lower monthly payments, willing to pay more in interest over time.
- **Graduated Repayment:** Payments start low and increase every two years, for up to 10 years (or up to 30 years for consolidation loans). This may be best for borrowers expecting their income to increase steadily.
- **Pay As You Earn Repayment (PAYE):** Monthly payments capped at 10% of discretionary income; loan forgiveness after 20 years, or 10 years for public service. This may be best for new borrowers with fluctuating incomes, particularly those planning to work in public service.
- **Saving on a Valuable Education (SAVE):** Replaces REPAYE; payments are 5-10% of discretionary income; loan forgiveness after 20-25 years. This plan may be best for borrowers who want payments based on income and potential forgiveness, especially those in public service.
- **Income-Based Repayment (IBR):** Payments capped at 10-15% of discretionary income; loan forgiveness after 20-25 years. Borrowers who do not qualify for PAYE may find this to be the best option, offering income-based payments and forgiveness.

- Income-Contingent Repayment (ICR): Payments are the lesser of 20% of discretionary income or a fixed amount over 12 years; loan forgiveness after 25 years. Borrowers with Direct Loans, including those repaid through Direct Consolidation Loans might find this to be the most helpful.
- Income-Sensitive Repayment: Monthly payments based on annual income, for up to 10 years. This plan may be best for borrowers with FFEL loans who want payments based on income but plan to repay within 10 years.

Understanding your options and staying informed about your student loan balance is crucial for making wise financial choices. This awareness empowers you to select the repayment plan that best fits your circumstances, minimizing unexpected challenges. Feeling overwhelmed by the array of repayment options is common, which is why our partner Enrich provides tools and webinars to support you in navigating your financial journey effectively.

During their Public Service Loan Forgiveness webinar, Enrich will talk about the qualifications, how to get the most debt forgiven, tips and tricks, and more! Take the first step towards financial freedom by attending this free educational event. [Click here to register.](#)



IMPORTANCE OF HYDRATION

WHY WATER IS ESSENTIAL IN YOUR DAILY ROUTINE

Regular physical activity and healthy diets are important for healthy aging. However, the body's basic need for water is often overlooked. Have you ever reached the end of your workday feeling tired, irritated, or not thinking clearly, only to realize you barely drank any water at all that day? When thinking about hydration, it's easy to remember the need when participating in physical activity or out in the summer heat, but what about when you're at your desk? With deadlines, meetings, and general stress, it can become a challenge to make sure you are

[drinking enough water throughout the day.](#)

So, how do you know if you are drinking enough water? Typically, if you are drinking enough water, you rarely feel thirsty. However, it's important to note that you might already be slightly dehydrated by the time you feel thirsty. Another sign that you are properly hydrating is that you are making trips to the bathroom every few hours and that your urine is clear. The amount of water you need may vary depending on your age, health, activity level, gender, and other factors. The [U.S. National Academies of Sciences, Engineering, and Medicine](#) determined that an adequate daily fluid intake is:

- Men: About 15.5 cups of fluids a day
- Women: About 11.5 cups of fluids a day

These recommendations cover fluids from water, other beverages, and food. About 80% of daily fluid intake comes from drinks, while 20% comes from the foods you eat. Tips for increasing your fluid intake [can be found here.](#)

HYDRATING FOODS

Your body typically gets about 20% of the water it needs from the foods you eat throughout the day. Foods that typically provide the highest water content are raw fruits and vegetables. Eating a diet rich in produce is a good way to give the body vitamins, minerals, and fiber while increasing your daily water intake. Any fruits and vegetables with more than 80% water content are a great choice. Here are some top options:

- Cucumber (96%)
- Iceberg Lettuce (96%)
- Celery (95%)
- Radishes (95%)
- Romaine Lettuce (95%)
- Tomatoes (94%)
- Zucchini & Summer Squash (94%)
- Asparagus (92%)
- Bell peppers (92%)
- Cabbage (92%)
- Cauliflower (92%)
- Mushrooms (92%)
- Spinach (92%)

- Strawberries (92%)
- Watermelon (92%)

Some foods like watermelon, strawberries, cucumber, and herbs such as mint can also be infused with your water for more flavor. Crush them up to release their flavors, then put them in the water and let them sit for a while.

NEED HELP STAYING ON TRACK?

Struggling with good nutrition? Need some help keeping you on track and motivated toward reaching your goals? You can work one-on-one with a trained health coach to help you set and reach your wellness goals through ThriveOn's Health Coaching.

Together, you'll create an action plan that's right for your health status, medical conditions, and personal goals. You decide what to work on, and you set the pace. Your trained coach will help you get inspired, find the right resources, and make progress. By completing two coaching calls you can earn a \$50 Well-Being Activity incentive.

Simply register for the web portal at fccThriveOn.com, complete the Online Health Assessment, and you will be provided with Health Coaching options based on your unique needs.

ORAL HEALTH AND HYDRATION

Proper hydration is not only crucial for overall health but also for maintaining good oral health. Staying well-hydrated helps ensure adequate saliva production, which is essential for:

- Neutralizing Acids: Saliva neutralizes acids produced by bacteria, protecting your teeth from decay.
- Washing Away Food Particles: It helps cleanse the mouth by removing food particles and debris.
- Preventing Dry Mouth: Adequate hydration prevents dry mouth, reducing the risk of tooth decay, gum disease, and bad breath.

EXCLUSIVE OFFERS FOR AETNA MEMBERS

Maintaining good oral health habits is crucial. [Aetna](#) members are reminded to take advantage of their CVS Health® 20% dental discount. You can purchase CVS Health brand products, Listerine products, and Haleon products such as Sensodyne and Polident at a discount. This discount can only be used on the CVS Health/Aetna® Oral Care site. Members can access this site by logging in to the [Aetna member website](#).



FAMILY HEALTH AND FITNESS DAY

SATURDAY, JUNE 8

Get ready to celebrate Family Health & Fitness Day! This annual event, observed every second Saturday in June, emphasizes the importance of parks and recreation in fostering healthy and active communities. It's not just about having fun—it's an opportunity to prioritize health and wellness as a family. Engaging in outdoor activities not only strengthens family bonds but also promotes a healthy lifestyle for all members.

EXPLORING COLUMBUS METRO PARKS

The [Columbus Metro Parks](#) provide numerous opportunities for families to get active outdoors. With over 20 parks spread throughout the Columbus area, there's something for everyone to enjoy. From hiking and biking to picnicking and playing sports, there are endless ways to stay active and enjoy the great outdoors together.

- Hiking Trails: Lace up your hiking boots and explore the [scenic trails](#) that Columbus has to offer. With trails of varying difficulty levels, even the littlest hikers can join in on the fun.
- Biking Paths: Hop on your bikes and hit the [biking paths](#), perfect for riders of all ages and skill levels. Enjoy the fresh air and beautiful scenery as you pedal your way through the parks.
- Picnic Areas: Pack a [nutritious picnic](#) and head to one of the designated picnic areas for a relaxing outdoor meal. Take in the sights and sounds of nature while enjoying quality time with your loved ones.
- Playgrounds: Let the kids burn off some energy at the playgrounds scattered throughout the parks. From slides and swings to climbing structures and sandboxes, there's no shortage of fun to be had.

Make the most of Family Health & Fitness Day by planning a fun-filled day outdoors with your family. Whether you choose to visit a local park, go for a nature walk, or play a game of frisbee, the important thing is to get moving and enjoy each other's company. Don't forget to pack plenty of water, sunscreen, and healthy snacks to stay hydrated and fueled throughout the day.



MEET THE WEIGHTWATCHERS DIABETES PROGRAM

EMPOWERING HEALTH AND WELLNESS

While you're focusing on health and fitness with your family, don't forget about the ongoing resources available to you through the Franklin County Cooperative. Members have access to the [WeightWatchers](#) Diabetes Program. ThriveOn subsidizes the cost of WeightWatchers memberships, ensuring that employees and benefits-enrolled spouses receive a significant discount.

With ThriveOn's support, you can join the WeightWatchers Diabetes Program for as little as \$4.87 per month—an impressive 75% off the retail price. This initiative underscores our commitment to providing resources that promote well-being and healthier lifestyles.

Diabetes can significantly hinder overall well-being, affecting energy levels, mood, and the ability to lead an active lifestyle. The WeightWatchers Diabetes Program offers a comprehensive approach to managing weight and diabetes through personalized plans, expert guidance, and a supportive community. You can even sync certain Continuous Glucose Monitors to the WW app for added insights. By following these tailored plans, you can effectively manage your weight, control blood sugar levels, and improve your overall health.

To take advantage of this special offer, visit WW.com/FCC and sign up today.

ATTEND AN UPCOMING WEBINAR

Join us every month for a series of engaging educational webinars brought to you by Franklin County Cooperative and ThriveOn, featuring a diverse range of topics including nutrition, financial support, health-related discussions, and much more from our trusted vendors.

CancerBridge

Staying Food Safe at Summer Parties
Thursday, June 6th at 11am

Join Chef Michael Carnahan and Registered Dietitian Cameron Stauffer in their presentation as they discuss essential food safety practices to ensure your summer gatherings are not only fun but also free from any potential health risks, so you can savor every moment with peace of mind.

[REGISTER NOW >](#)

Healthy Lifestyle Programs

The Non-Diet Approach to Health

Thursdays, July 11-25 | 5-5:45pm | Complete 2 of 3 sessions for credit

Dive into how to leave the cycle of dieting and fuel your body with nutritious foods that also satisfy! Learn to identify what a non-diet approach looks like, discover practices to promote your health over a lifetime and gain freedom from the restrictive nature of diet culture.

[REGISTER NOW >](#)

OhioHealth

Menopause Info Session and Q&A with Dr. Koffler
Thursday, July 25 from 11:30am - 12:20pm

Menopause can be a challenging and confusing process to navigate. Join obstetrician-gynecologist, Dr. Elizabeth Koffler as she shares valuable insight into the intricacies of menopause. Together, hear evidence-based recommendations and expert advice on transitioning into this new stage of life, leaving you feeling empowered and confident. Don't miss this opportunity to learn more and participate in a Q&A session at the end. Join in person in Meeting Room A on the 1st floor of Government Tower (369 S. High St) or register to join virtually.

[REGISTER NOW >](#)