



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Continued Dropping in March



The Conference Board Consumer Confidence Index® fell by 7.2 points in March to 92.9 (1985=100).

U.S. consumers' confidence and expectations for the future now at a 12-year low, declining for a fourth consecutive month in March, falling below the relatively narrow range that had prevailed since 2022.

- Views of current business conditions weakened to close to neutral.
- Consumers' optimism about future income—which had held up quite strongly in the past few months—largely vanished, suggesting worries about the economy and labor market have started to spread into consumers' assessments of their personal situations.
- March's fall in confidence was driven by consumers over 55 years old and, to a lesser extent, those between 35 and 55 years old.
- By contrast, confidence rose slightly among consumers under 35, as an uptick in their assessments of the present situation more than offset gloomier expectations.
- Likely in response to recent market volatility, consumers turned negative about the stock market for the first time since the end of 2023.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—decreased 3.6 points to 134.5.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—dropped 9.6 points to 65.2, the lowest level in 12 years and well below the threshold of 80 that usually signals a recession ahead.

Consumer Sentiment Sours



Consumer attitudes soured in March alongside slumping markets and growing concern about a possible recession, University of Michigan survey data on Friday showed. Sentiment worsened more than economists expected.

The figure marked the third consecutive month of dampening consumer attitudes, data showed. Expectations about future economic conditions worsened in a slew of key areas, including personal finances, labor markets, inflation and stock markets, the survey said.

Consumer sentiment soured among both Democrats and Republicans, though it dropped more among Democrats, data showed.

On Thursday, the S&P 500 closed down more than 10% since a peak attained last month, meaning the decline officially qualified as a market correction. It marked the index's first correction since October 2023.

The major stock indexes recovered some losses in early trading on Friday. Consumers expect the inflation rate to rise to 4.9% over the next year, according to the survey, which marks a significant jump in year-ahead inflation expectations compared to survey results in February.

The current inflation rate stands at 2.8%, nearly a percentage point higher than the Federal Reserve's target of 2%.

President Donald Trump's tariffs last week set off an escalating global trade war. The U.S. slapped 25% tariffs on Mexico and Canada, some of which were delayed. Trump also imposed a 10% tariff on China, doubling taxes on Chinese imports to 20%.

Trump's 25% tariffs on all imported steel and aluminum products took effect on Wednesday.

The array of duties on imported goods prompted retaliatory measures from China, Canada and the European Union.

Tariffs of this magnitude are widely expected to increase prices paid by U.S. shoppers, since importers typically pass along a share of the cost of those higher taxes to consumers.

Higher prices and looming economic uncertainty could scare off consumers, experts previously told ABC News. Consumer spending accounts for about two-thirds of U.S. economic activity.

Goldman Sachs last week hiked its odds of a recession from 15% to 20%. Moody's Analytics earlier this week pegged the probability of a recession at 35%.

The story continues to develop as tariffs are delayed and renewed...

The Debate About Water Bottles – What you need to know



Can you take a guess about how many bottles of water Americans buy each year? Nearly 100 billion! Stack those up, and you could make a tower that stretches from Earth to the moon—60 times.

Why do we love bottled water so much? It's so easy—you just grab it and go and throw out the bottle when you're done. And it's healthy, compared with sugary sodas and sports drinks.

But there's more to the story.

Bottled = Bad

The truth is, bottled water often isn't any better than the water many people can get from a tap.

In fact, more than half of all bottled water is tap water. This includes popular brands like Aquafina and Dasani, which sell tap water that has been run through a filter.

And chances are that the water from your faucet has been tested more thoroughly than what you're guzzling from a bottle. That's because most cities check tap water to make sure it doesn't contain dangerous germs or chemicals. Bottled-water companies aren't required to test as strictly.

Perhaps the biggest objection to water bottles: They create a ton of trash. Remember those 100 billion bottles we use every year? Less than 30 percent of them actually get recycled. The rest go from trash cans to landfills, where they turn into mountains of plastic bottles that can take hundreds of years to break down. Or they are left behind as litter in our streets and parks, or in oceans, where sea animals can eat them and get sick or die.

A Case for Bottled Water

But not everyone can simply avoid bottled water. Around the world, more than 2 billion people have water that contains harmful germs or chemicals. If they were to drink this water, they could get seriously sick or even die. So for them, bottled water isn't a convenience. It's a necessity.

Some bottled water contains fluoride, which protects your teeth from cavities. If your tap water doesn't contain fluoride, bottled water could be a healthy choice for you.

Another reason to consider bottled water: If it weren't available, you might drink a sugary beverage, like lemonade, soda, or a sports drink. And those drinks are a big part of why so many Americans are overweight.

Growing Concerns Over Bottled Water

The huge and growing toll bottled water is taking on human and planetary health warrants an urgent rethink of its use as 1 million bottles are bought every minute around the globe, with that figure set to rise further still amid escalating demand, warn population health experts in a commentary published in the open access journal *BMJ Global Health*.

Some 2 billion people around the world with limited or no access to safe drinking water rely on bottled water. But for the rest of us, it's largely a matter of convenience and the unshaken belief—aided and abetted by industry marketing—that bottled water is safer and often healthier than tap water.

Health Risks From Bottled Water

It isn't, insist the authors from Weill Cornell Medicine in Qatar. That's because bottled water often isn't subject to the same rigorous quality and safety standards as tap water, and it can carry the risk of harmful chemicals leaching from the plastic bottles used for it, especially if it's stored for a long time, and/or exposed to sunlight and high temperatures, they explain.

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Between an estimated 10% and 78% of bottled water samples contain contaminants, including microplastics, often classified as hormone (endocrine) disruptors, and various other substances including phthalates (used to make plastics more durable) and bisphenol A (BPA).

Microplastic contamination is associated with oxidative stress, immune system dysregulation, and changes in blood fat levels. And BPA exposure has been linked to later-life health issues, such as high blood pressure, cardiovascular disease, diabetes, and obesity, they add.

“While there are short-term safety thresholds, the long-term effects of these contaminants remain largely unknown,” observes the author, adding that microplastics can also enter the food chain.

Environmental Impact and Safety of Tap Water

Tap water is also a greener option. Plastic bottles make up the second most common ocean pollutant, accounting for 12% of all plastic waste. Globally, just 9% of these bottles are recycled, meaning that most end up in landfills or incinerators, or are ‘exported’ to low and middle-income countries, to deal with, begging the question of social justice, they say.

Apart from the waste generated, the process of extracting the raw materials and manufacturing plastic bottles significantly contributes to greenhouse gas emissions, they add.



Call for Action on Water Consumption

While some efforts have been made to facilitate the use of drinking water in restaurants and public spaces, and to curb the prevalence of single-use plastics, much more needs to be done, argue the authors.

“Collectively, the accumulated evidence underscores the critical role of government interventions and educational campaigns in shifting public perception and behavior. These campaigns should highlight the environmental stewardship and health benefits of choosing tap water, effectively driving a cultural change toward more sustainable consumption practices,” they suggest.

Conclusion and Urgent Recommendations

“The reliance on [bottled water] incurs significant health, financial, and environmental costs, calling for an urgent re-evaluation of its widespread use,” they conclude. “Governments must urgently confront these issues,” including those in low and middle-income countries where there is a pressing need for them to invest in safe drinking water infrastructure, they add.

“By prioritizing tap water consumption, we can collectively address the multifaceted challenges posed by [bottled water] and embrace tap water as a cornerstone of environmental responsibility and public health,” they suggest.



Should You Panic About the Down Market – Experts say NO!



Experts say DON'T PANIC in a market downturn. Take the emotions out of it and DO NOT panic sell!

When the stock market goes down and the value of your portfolio decreases significantly, it's tempting to ask yourself whether it's time to bail out of the stock market. That's understandable, but most likely not the best decision. Instead, you should perhaps be asking, "What should I not do?" The answer is simple: Don't panic. The second question might be, "Should I buy more?" The answer is maybe.

Why You Shouldn't Panic

Panic selling is often people's gut reaction when stocks are plunging and there's a drastic drop in the value of their portfolios.

That's why it's important to know beforehand your risk tolerance and how price fluctuations—or volatility—will affect you.

Take the Next Step to Invest

You can also mitigate market risk by hedging your portfolio through diversification. That means spreading your money around a variety of investments, including some that have a low degree of correlation with the stock market.

Why Invest in Stocks?

About 39% of Americans do not invest in the stock market, according to an April 2023 Gallup survey. Gallup concludes that the reason is a lack of confidence in the market, particularly after the 2008 financial crisis. Stock market participation dropped significantly in the wake of that crisis. Of course, some respondents don't have money left over to invest after taking care of necessities.

A stock market decline due to a recession or an event like the COVID-19 pandemic can put core investing tenets, such as risk tolerance and diversification, to the test.

It's important to remember that the market is cyclical and declines are inevitable. But a downturn is temporary. It's wiser to think long-term instead of panic selling when stock prices are at their lows.

The Cyclical Effect

Long-term investors know that the market and economy will recover eventually, and investors should be positioned for such a rebound.

During the 2008 financial crisis, the market plummeted, and many investors sold off their holdings. However, the market bottomed in March 2009 and eventually rose to its former levels and well beyond. Panic sellers missed out on the recovery, while long-term investors who remained in the market eventually recovered and fared better over the years.

The S&P 500 plunged by a gut-wrenching 35% in little more than four weeks in March 2020, when the stock market entered a bear market for the first time in 11 years in response to the global pandemic.

The index not only rebounded swiftly from those lows but has hit record highs several times since. In 2022, the stock market dropped again from the highs seen after the pandemic, with the volatility continuing into 2023. In the first half of 2024, it set more record highs.



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What You Should Do When the Market Is Down
Instead of locking in your losses by selling at the lows during a steep market correction, formulate a bear market strategy to protect your portfolio at such times.

Here are three steps you can take to avoid any reason to panic when the stock market goes down.

1. Understand Your Risk Tolerance

Most investors probably remember their first experience with a market downturn. It was probably unsettling, to say the least. That is why it is important to understand your risk tolerance beforehand when you are in the process of setting up your portfolio, not when the market is in the throes of a sell-off.

Your risk tolerance depends on a number of factors such as your investment time horizon, cash requirements, and emotional response to losses.

Many investment websites have free online questionnaires that can give you an idea of your risk tolerance.

Another way to understand your reaction to market losses is by experimenting with a stock market simulator before investing real money. You can invest an amount such as \$100,000 of virtual cash and experience the ebbs and flows of the stock market. This will help you assess your tolerance for risk.

Your investing time horizon is an important factor. A retiree or someone nearing retirement is focused on preserving savings and generating income in retirement. That suggests focusing on low-volatility stocks or a portfolio of bonds and other fixed-income instruments. Younger investors might invest for long-term growth because they have many years to make up for any losses due to bear markets.

2. Prepare For and Limit Your Losses

Ultimately, you should be ready for the worst and have a solid strategy in place to hedge against your losses.



Investing exclusively in stocks can cause you to lose a significant amount of money if the market crashes. To hedge against losses, investors strategically make other investments to spread out their exposure and reduce their overall risks. By reducing risk, you face the risk-return tradeoff. Your potential upside will be reduced.

Downside risk can be hedged by diversifying your portfolio and using alternative investments such as real estate that have a low correlation to equities. Having a percentage of your portfolio spread among stocks, bonds, cash, and alternative assets is the essence of diversification.

Every investor's situation is different, and how you divvy up your portfolio depends on your risk tolerance, time horizon, and goals. A well-executed asset allocation strategy will allow you to avoid putting all your eggs in one basket.

3. Focus on the Long Term

Stock market returns can be quite volatile in the short term but they outperform almost every other asset class over the long term. Over a sufficiently lengthy period, even the biggest drops look like blips in a long-term upward trend. This point needs to be kept in mind during bad times.

Having a long-term focus will also help you perceive a big market drop as an opportunity to add to your highest-quality holdings. Consider it an opportunity to pick up select blue chips at attractive prices.

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You might also consider dollar-cost averaging to smooth out the blips. This involves purchasing the same dollar amount of an asset at periodic intervals, such as monthly. Your purchase price per share will fluctuate over time but your average cost per share will probably be lower.

Is It Better to Buy Stocks When They Are Down?

Buying stocks when the overall market is down can be a smart strategy if you buy the right stocks. You could pick up some blue-chip winners that will perform well in the long run. Weaker stocks that rode the market higher are better avoided.

The same rule applies to selling when the overall market is down. If the stock looks like a long-term loser, it could be wise to bail out while you can. If it's a long-term winner, bailing out locks in your loss.

Do Bonds Go Up When the Stock Market Crashes?

Bonds usually go up in value when the stock market crashes, but not all the time. The bonds that do best in a market crash are government bonds such as U.S. Treasuries. Riskier bonds like junk bonds and high-yield credit do not fare as well.

U.S. Treasuries benefit from the flight to quality phenomenon that is apparent during a market crash. Investors flock to the relative safety of investments that are perceived to be invulnerable.

Bonds also outperform stocks in a stock bear market as central banks tend to lower interest rates to stimulate the economy.

**Should I Invest in the Stock Market if I Need the Money Within the Next Year to Buy a House?**

Emphatically no.

Investing in the stock market works best if you are prepared to stay invested for the long term. Investing in stocks for less than a year may be tempting in a bull market, but markets can be quite volatile over shorter periods.

If you need the money when the markets are down, you risk having to sell your investments at precisely the wrong time.

The Bottom Line

Panic selling when the stock market is going down is more likely to hurt than help your portfolio. Moreover, you're locking in those losses.

This is why it's important to understand your risk tolerance, your time horizon, and how the market works during downturns. Experiment with a stock simulator to identify your tolerance for risk and insure against losses with diversification.

You need patience and financial education, not panic, to be a successful investor.

The Newest Fraud Scams To Look Out For



The new year doesn't necessarily bring about a shift in scam tactics. In fact, over the years, many scams have slowly evolved as scammers incorporate new technology and play off of the most recent major events.

But there is a general sense that scams and fraud have become increasingly common around the world. The Global Anti-Scam Alliance (GASA) reports that over \$1.03 trillion was lost to scammers in 2024.

Scammers almost always have the same goal—to get your personal information or money. Learning about the latest developments will hopefully help you stay one step ahead. The latest scams to watch out for in 2025 include AI-powered scams, imposter scams and investment scams.

AI Scams

The clearest example of scammers using new technology comes from the explosion of artificial intelligence and thus AI-powered scams.

In December 2024, the FBI posted a public service announcement listing some of the ways that criminals use generative AI to trick victims. The GASA also highlighted the increasing role of generative AI in scams around the world and noted that deepfake-related crime increased by more than 1,500% in the Asia-Pacific region from 2022 to 2023.

Generative AI tools generally get classified by the type of content they generate, such as text, images or videos. Scammers can use them to enhance different types of popular scams:

- **Phishing and smishing:** Scammers can use AI to write more convincing and natural-sounding phishing emails and text messages.
- **AI images:** Scammers can use AI-generated images to quickly create eye-catching websites, social media ads, fake identification documents, explicit photos and fake headshots for social media profiles.
- **Deepfake videos:** AI-generated videos might be created to promote fake products, services or investments. Scammers also might use deepfake recordings or real-time face- and body-swapping tools to trick victims into thinking they're someone else.
- **Fake and cloned voices:** Scammers also use AI-generated or altered voices for their videos and for phone-based scams. Some AI tools can even mimic real accents.

The potential to create an image, video or voice of someone can make many existing scams more believable, and it opens up new opportunities for scammers.

CONTINUED**Imposter Scams**

Scammers almost always hide their identity, and imposter scams are one of the most common types of scams or fraud because the category is fairly broad. These happen when the scammer pretends to be a friend, relative, celebrity, politician, businessperson, government agent, delivery person or company representative.

Some types of imposter scams are so prevalent that they have their own name, such as the grandparent scam (which doesn't actually always involve a grandparent) and romance scams (which sometimes involve platonic rather than romantic relationships).

According to the Federal Trade Commission's (FTC) 2023 Consumer Sentinel Network Data Book, about 20% of people targeted by an imposter scam in 2023 lost money, and the median loss was \$800. The FTC also reported that government imposter scams in particular led to a massive increase in losses during the first three months of 2024, with median losses of \$14,740.

Now that scammers can use AI, it's more important than ever to be skeptical when someone contacts you, especially if they try to scare you or offer you a gift or investment opportunity.

2025 Spotlight: Email and Text as Preferred Contact Methods

The FTC reports that the percentage of imposter scams that start with a phone call has decreased from 67% in 2020 to 32% in 2023. Text messages and email are becoming a preferred method of first contact.

For example, the scammers might impersonate a company and send a message or email about a fake security alert, renewal, invoice, discount or tracking error. There are even multi-party scams, where the first scammer directs you to an accomplice who poses as a government agent or bank employee.

**Sextortion Scams Targeting Children and Teens**

One disturbing scam that's become more prevalent in recent years is a financial sexual extortion, or sextortion, scam.

The scammers often pretend to be young girls or women who are interested in a romantic relationship. They may send stolen or AI-generated explicit photos and trick victims into sharing explicit photos or videos. Alternatively, scammers sometimes trick victims after forming a friendship and then offering money, gift cards or something else in exchange for images or videos.

Victims are told that the images or videos will be sent to family, friends and classmates if they don't pay the scammers. Often, this all happens very quickly—sometimes in less than an hour—and victims may be too embarrassed to ask for help.

The FBI and the National Center for Missing and Exploited Children's CyberTipline have more resources. You can also report the scam to the CyberTipline and get help taking down explicit content.

Romance Scams

While romance scams aren't new, they remain a popular scam and are a prime example of how scammers can use generative AI to trick victims. Scammers often steal someone's identity or create fake profiles on dating and social media apps to meet victims. There's no surefire method to detect a fake. Some will use AI to deepfake video calls, and some crime organizations even force people or hire models to conduct romance scams.

After gaining your trust, the scammer might ask you to buy them something, ask for money or give you an investment "tip" that's part of the scam. Or, the person may "mistakenly" send you money and ask you to send it back or forward it to someone else. If your bank later determines that their payment was fraudulent, the sum of the payment will be subtracted from your account.

Many romance scams start with text messages, private messages on social media or in dating apps. And they can target anyone—some scammers even seek to form platonic rather than romantic relationships.

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CONTINUED**2025 Spotlight: "Accidental" Text Messages**

Have you gotten a text message that seems genuine, but it also appears to be intended for someone else? It might say something like, "Sorry I'm running late, I'll be there in 15 minutes." Not wanting to be rude, you respond to tell the sender they've got the wrong number. These wrong number texts are often the first step in a romance or employment scam.

Although there's sometimes a scammer on the other end from the start, scammers can also use AI messaging bots to target thousands of people at a time.

Phone-Related Scams

Scammers may contact you by phone, and some phone scams rely on smartphones' capabilities to access the internet and install malware. These phone-related scams include:

- **Robocalls:** Robocalls have people's phones ringing nonstop with increasingly natural-sounding recorded voices. They may offer everything from auto warranties to vacations, or issue a threat to try and get your attention. Some robocalls can even respond to your questions using prerecorded or AI-generated messages.
- **Malicious apps:** Scammers may try to get you to install a malicious app to steal your information. Or, they might create a nearly identical copy of an existing app and then make money from in-app purchases. Recently, there were reports of malware that could infect your phone and trick you into calling the scammer when you try to call your bank.
- **QR codes:** These convenient codes have gained popularity as a touchless option to do things like read a restaurant menu or make a payment. However, scammers place their QR codes in inconspicuous spots, and scanning the code could prompt you to make a small purchase or enter your credentials on a lookalike website. Some scammers even go as far as printing QR codes on letters that appear to come from government agencies and then mailing them out.

- **SIM swapping:** This technique is used by a thief to reassign your number to a SIM card in a phone they control. They can then try to log in to your accounts using codes or links sent to your phone number. Contact your carrier to see if there are any security measures for stopping SIM swapping. Also, see if your accounts let you use a non-SMS multifactor authentication option, such as an authenticator app that the scammer can't steal or access.
- **One-time password (OTP) bots:** Some scammers use so-called OTP bots to trick people into sharing the authentication codes. The scammer might try to log in, prompting the bank to send you a one-time code. At the same time, the bot imitates the company and calls, texts or emails you asking for the code. The timing might convince you that the bot's request is legitimate. However, if you respond, it sends the code to the scammer, who can now log in to your account.

Cryptocurrency and Investment Scams

Cryptocurrency prices rocketed after the presidential election, and cryptocurrency scams are sure to follow. These have taken different forms over the years, including scams involving fake prizes, contests, giveaways or early investment opportunities.

The scammers may impersonate celebrities or popular websites to lure victims into sending them money, sharing login information or "investing" in a project. Crypto exchange accounts have also been the target of the OTP bot attack technique described above to prevent you from getting your crypto back while the scammer drains your account.

Investment scams often rely on similar techniques, but without the crypto spin. The Better Business Bureau (BBB) considered the combined crypto and investments scam to be the riskiest scam in its 2023 BBB Scam Tracker Risk Report. Although it didn't have the highest median losses at \$3,800, over 80% of people who were targeted reported a loss.



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CONTINUED**Online Purchase Scams**

Online purchase scams continue to be one of the riskiest types of scams, according to the Better Business Bureau. Although median losses were relatively low at \$100, over 40% of the scams reported to the BBB were online purchase scams and over 80% of people report falling for the scam.

Some scammers set up fake e-commerce stores and buy ads for the website on social media. Alternatively, scammers might list items for sale on online marketplaces, including social media platforms' marketplaces.

The scammers might take your money and never send anything in return. Or, they might be committing triangulation fraud and purchasing the item you bought with someone else's stolen credit card. You might not realize you were part of a scam unless you try to return the item or use a warranty.

Always look for red flags such as too-good-to-be-true prices, lack of details or high-pressure sales tactics. Paying with your credit card can also help you limit potential losses, as you can initiate a chargeback if you don't receive a product or service.

2025 Spotlight: Refund Phishing

Some scammers figured out a new way to profit from stolen credit card information. Rather than focusing on stealing money from the card, they make a fraudulent purchase from a fake merchant whose name is a phone number or email. Victims call or visit the site to dispute the transaction, but they're phished—tricked into sharing personal and account information with the scammer.

Employment Scams

Employment scams use enticing, and hard-to-detect, lures to target people who've been out of work. Some scammers take a slow approach with interviews and a legitimate-seeming operation. They then collect personal information from your employment forms, or tell you to buy equipment or training.

Other scams get right to the point and promise guaranteed or easy income—if you purchase their program. Sometimes, a fake employer sends a large paycheck and asks you to send the "extra" back—a play on the popular overpayment scam.

The FTC says reports about task scams, when you're hired to repeat simple tasks online, increased from about 5,000 during all of 2023 to 20,000 during the first half of 2024. You might be able to withdraw small amounts at first. But the scam occurs when you're told you can pay to increase your earning rate and that you have to deposit money to unlock larger withdrawals. You make the payments, but you can't get any of the money—or your supposed earnings—out.

How to Avoid a Scam

While scammers' delivery methods and messaging can quickly change, a few basic security measures can help protect you from the latest and most common scams:

- Be skeptical when someone contacts you. Scammers can spoof calls and emails to make it look like they are coming from different sources, including government agencies, charities, banks and large companies. Don't share personal information, usernames, passwords or one-time codes that others can use to access your accounts or steal your identity.
- Don't click unknown links. Whether the link arrives in your email, a text or a direct message, never click on it unless you're certain the sender has good intentions. If the message says it's from a company or government agency, call the company using a number that you look up on your own to confirm its legitimacy.
- Be careful with your phone. Similarly, if you suspect a spam call, don't respond or press a button. The safest option is to hang up or ignore the call entirely. You can look up the organization and initiate a call if you're worried there may be an issue.
- Update your devices. Software updates may include important security measures that can help protect your phone, tablet or computer.

Doing your due diligence and staying observant can save you from a new trending fraud scam.

How To Plan the Best Road Trip



A road trip is one of the most exhilarating ways to explore new places, experience diverse landscapes, and create lasting memories. Whether you're heading for a cross-country adventure or a weekend getaway, the open road offers endless possibilities for discovery. But, to ensure your journey is unforgettable, thoughtful planning is essential. These tips will guide you through every step of preparing for the perfect road trip, ensuring you enjoy a smooth, exciting, and hassle-free adventure.

Choose the Right Destination and Route

The first step in planning the ultimate road trip is selecting your destination and route. The world is full of scenic drives that offer unique views and unforgettable experiences. Do you dream of winding through coastal cliffs, exploring desert landscapes, or immersing yourself in lush forests? Whether you're driving through the iconic Route 66 or venturing off the beaten path to discover hidden gems, your route should align with your interests. Research the best scenic routes, attractions, and stops along the way to ensure your trip is packed with excitement. Make sure your journey includes places you're eager to visit, but don't forget to leave room for unplanned discoveries.

Create a Flexible Itinerary

While it's tempting to plan every detail of your road trip in advance, flexibility is essential for the most memorable experience. A rigid itinerary can create stress and limit the spontaneity that makes road trips so special. Instead of filling your schedule with back-to-back destinations, allow some breathing room for detours, local attractions, or unexpected stops. You might stumble upon an unplanned scenic viewpoint or quirky roadside diner that becomes the highlight of your journey.

Striking a balance between structured planning and flexibility will allow you to enjoy both the journey and the destination.

Pack Smart and Light

When packing for your road trip, less is more. Overloading your vehicle with unnecessary items can make the journey uncomfortable and stressful. Stick to the essentials: clothes suitable for various weather conditions, toiletries, a first aid kit, phone chargers, and entertainment for long drives.

A handy tip is to pack versatile clothing that can be worn in multiple ways, reducing the need for excess baggage. Don't forget a travel pillow, snacks, and a reusable water bottle for those long stretches between stops. Keep your packing list compact and organized to ensure your car remains clutter-free and comfortable.

Prepare Your Vehicle for the Journey

Before embarking on your road trip, it's vital to make sure your vehicle is in top shape. A vehicle check-up can prevent breakdowns and minimize the chances of encountering mechanical issues. Start with a tire check and ensure your tires are properly inflated. Don't forget to inspect fluid levels (oil, coolant, brake fluid), top up where necessary, and replace any worn-out parts.

Ensure your car's battery is fully charged, and that your headlights, wipers, and brakes are functioning. Carrying an emergency kit, complete with a flashlight, jumper cables, and basic tools, can be a lifesaver if something goes wrong.

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A successful road trip is one that stays within your budget while still allowing for spontaneous adventures. Before you set off, calculate the expected costs for fuel, accommodation, food, and attractions. Factor in the price of gas, tolls, and any vehicle-related expenses. When budgeting for food, consider packing a cooler with snacks and drinks to reduce dining costs on the road.

As for accommodation, look for affordable yet comfortable options like motels, campsites, or even Airbnb rentals. Set aside some extra money for unexpected expenses and experiences that may pop up along the way.

Stay Safe on the Road

Safety is crucial when embarking on a road trip, especially when you're driving long distances or in unfamiliar areas. Always ensure you take regular breaks to stay alert, and don't push yourself beyond your limits. Staying well-rested is key to maintaining focus during long drives. If you're traveling alone, let someone know your itinerary and check in regularly.

Carry your driver's license, car registration, and insurance documents in case you need them. In case of emergencies, having a fully charged phone, a roadside assistance membership, and a first aid kit can make all the difference.

Embrace Local Culture and Cuisine

One of the best parts of a road trip is discovering the local culture and cuisine. Don't just pass through towns; take the time to explore and indulge in regional specialties. From fresh seafood on the coast to authentic BBQ in the south, trying local dishes enhances the entire experience. Stop at small-town diners, farmer's markets, and food festivals to sample unique, homegrown flavors. A meal at a local restaurant often provides more insight into the area than any tourist attraction could.

**Capture the Memories**

Your road trip will be full of breathtaking views, unforgettable moments, and quirky encounters—don't forget to capture them! Taking photographs is an excellent way to preserve the memories of your adventure. Snap pictures of stunning landscapes, roadside attractions, and even the mundane moments that make the journey unique. Journaling your experiences or recording videos can also provide a personal touch to your memories. These snapshots and stories will become treasured souvenirs long after your road trip is over.

Enjoy the Journey, Not Just the Destination

While it's easy to get fixated on the destination, the journey itself is where the real adventure lies. Take time to enjoy the moments between stops. Whether it's a scenic detour, a conversation with a fellow traveler, or simply listening to your favorite playlist, savoring the journey is what makes a road trip truly unforgettable. Make it a point to slow down and immerse yourself in the sights, sounds, and experiences that unfold along the way.

Summary: Your Road Trip Adventure Awaits

Planning the perfect road trip requires a mix of preparation, spontaneity, and a sense of adventure. By choosing the right route, packing smart, budgeting wisely, and embracing the local culture, you'll ensure an unforgettable journey. Road trips offer the freedom to explore, discover, and experience new places in a way no other form of travel can.

So, hit the open road, make memories, and enjoy the adventure waiting for you around every bend.

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.

Day Air Credit Union
3501 Wilmington Pike
Kettering, OH 45429

+++

**A better banking experience.
A Dayton original since 1945.**

Day Air is the premier credit union in the Miami Valley and offer 5 full-service locations throughout Southwest Ohio. While growth is vital to our success, we remain focused on our mission “to enhance members’ financial well-being.”

Experience the Day Air difference for yourself.

At Day Air Credit Union we put people before profits. That means focusing on members’ financial well-being, making loans that drive economic growth throughout the Miami Valley and giving back to the communities we serve.

Day Air membership is open to anyone who lives, works, worships or attends school in the Miami Valley.

In the community

Day Air Credit Union is committed to giving back to the communities where we live and work. Our contributions are far-reaching, and we promote involvement by supporting activities and nonprofit organizations utilizing Financial Education, Community Involvement, Community Economic Development, and Scholarships. Our goal is to make a difference and strengthen Dayton communities through these efforts.

Day Air associates support nonprofit organizations by volunteering their time. Our goal is to have a significant Day Air presence at events to demonstrate Day Air’s investment in our communities. In 2021, associates participated in numerous events and volunteered thousands of hours of personal time to participate in community events. Associates are also encouraged to make monetary donations to organizations they are passionate about.



Community Partners

Day Air is proud to partner with organizations throughout the Miami Valley to provide financial education and give back to the community. If your organization would like to learn more about working with Day Air Credit Union to provide financial education and/or give back to the community, please email our Business Development Team at busdev@dayair.org or call us at 937-643-2160

Day Air Membership Eligibility

Day Air Credit Union membership is open to anyone who lives, works, worships or attends school in the Miami Valley* / Dayton region of Southwest Ohio.

More specifically, membership at Day Air Credit Union is offered to those with the following common bond:

- Persons who live in the Miami Valley*
- Persons who regularly work, attend school, or worship in the Miami Valley*
- Employees of the VA Medical Center
- University of Dayton students, alumni, faculty and staff
- Employees of Day Air Credit Union
- Family^ members of existing members

For more information, visit our website at www.dayair.org or call us toll-free at 800-525-9623.

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Black Hills Federal Credit Union
725 E North St,
Rapid City, SD 57701
+++



We Improve Lives

The Black Hills FCU Charitable Fund supports causes throughout South Dakota. From our annual school supply drive to fundraisers for more than 60 charitable organizations, we are dedicated to improving the lives of our members and our communities.

We Improve Lives

Since Black Hills Federal Credit Union opened its doors in 1941, we've been a South Dakota credit union dedicated to providing the great service and excellent products you and your family need to succeed. We've helped members buy cars, move into homes, insure their assets, start a business, retire comfortably, and much more.

With 20 locations throughout South Dakota and now into Montana, we're a full-service credit union passionate about serving our members and improving lives in our community. Our friendly, knowledgeable financial and lending experts are here to help you reach your personal and financial goals.

We have the fundamental belief that we, as an organization, can and will improve lives.

Rooted in the centuries-old credit union philosophy of people helping people, we maintain a simple premise:

Those we interact with will receive equal and just treatment, devoid of intolerance, false judgment, racism, or discrimination of any kind. We must not accept less if we are to fulfill our mission, "We Improve Lives." This mission empowers us to serve the greater good and to make a difference in our world.

Additionally, we're committed to helping people through our a 501(c)(3) nonprofit organization working to improve lives in our communities.

Improving Lives in Our Communities

At Black Hills Federal Credit Union, our communities are at the heart of everything we do. People helping people is more than a philosophy to us. It's how we show up for the places we call home!

From local nonprofits to community events, we're committed to making a real impact through donations and sponsorships.

Let's Improve Lives

If your mission aligns with ours, we'd love to hear from you!

For more information, visit our website at www.bhfcu.com or call us toll-free at (605)718-1818.



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 Spring cycle are being accepted through May 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.

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 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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ACC
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