



## COLLAGEN SUPPLEMENTS



If you've done an online search on how to improve your skin or reduce arthritis pain, it's likely that collagen supplements popped up. Collagen forms a type of tissue that helps comprise bone, skin, muscles, tendons, and cartilage. It helps keep your joints healthy and your skin elastic.

The human body makes collagen, but production is reduced by aging, smoking, excess sun exposure, alcohol, and stress. Therefore, proponents of collagen supplements suggest the product will help your joints and skin.

Some limited studies that suggest collagen supplements may help with skin hydration and elasticity and joint pain, but the body of research is not developed enough to support use of collagen supplements. Additionally, one independent review found heavy metals present in a particular brand of supplement.

The good news is that you can boost your own collagen production. **Eating foods like eggs, dairy products, legumes, fruits, some nuts, and vegetables will provide your body the building blocks to make collagen.** Reducing stress, excess sun exposure, and caffeine and alcohol intake will help slow the loss of collagen you already have.

## CHILD VACCINES

Mumps, measles, and rubella all sound like old-timey diseases you could only risk contracting in the Oregon Trail video game. However, vaccines for these three diseases were developed between 1963 and 1969, only a few years before the original Oregon Trail game itself.

These diseases are rare today because vaccines are highly effective when given to very young children. Some parents worry that vaccines can cause autism or otherwise hurt their children. However, vaccines are extremely safe. **The Federal Drug Administration requires years of development and stringent testing before releasing vaccines.** The original study suggesting a link between autism and vaccines was retracted.

There are often mild side effects to vaccination, such as a sore arm and occasional mild fever. Very rarely a child will be allergic to a vaccine component and experience more severe side effects. Some health conditions, such as weak immune systems or cancer, make certain vaccines hazardous for certain children.



Vaccinating your child also helps protect other children who are unable to receive certain vaccines. If you are concerned about vaccinating your child, talk to their pediatrician.

## BENEFIT SPOTLIGHT

### STUDENT LOANS

The subject of student loan debt has been of increasing natural interest over the last few years. Before we dive into ways to address student loan debt, let's take a look at the big picture.



The average cost of full-time college at a four-year institution (tuition, fees, room, and board) in 1980 was \$3,167 for one year, or **\$9,307** (adjusted to 2019-20 dollars). The average cost in 2019-20 was **\$25,281**.

Student loan debt in the US totals **\$1.747 trillion**. The U.S. Department of Education holds **92%** of outstanding student loan debt, totaling over \$1.611 trillion.

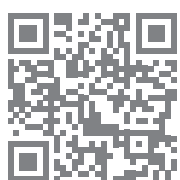


**43.4 million** people have federal student loan debt. The average federal student loan debt balance is **\$37,113**, or potentially as high as **\$40,904**, including private loan debt. The average interest rate for federal student loans is **4.12%**, or **5.8%** when factoring in private loans.

It is projected that for 2021 graduates, it will take the average four-year undergraduate degree borrower **7-9 years** to pay off their loans, and the average graduate degree borrower **13-18 years**. The average doctoral degree borrower will take **13-38 years**.

It is extremely difficult to have these loans discharged due to bankruptcy. The U.S. Student Aid website says one may have some or all of one's loans forgiven only if paying them off will leave a borrower unable to maintain a **minimal standard of living**, among other qualifications.

It is possible to chip away at student debt over time. Consider enrolling in autopay to ensure your monthly payments are made. Check to see whether your company has any programs to help pay employees' student loans. You can also refinance your loan to secure a lower interest rate.



**BONUS ARTICLE OF THE MONTH: TEEN EATING DISORDER WARNING SIGNS**

**LDBLIFESTYLEBENEFITS.COM**

DISCLAIMER: The information contained herein is intended to serve as a general guide. Please consult your physician, insurance company and/or tax advisor for information specific to your individual needs.

© 2022 Lockton, Inc. All Rights Reserved.

If you suspect your teen is experiencing disordered eating, talk with them and reach out to their pediatrician immediately. Visit **National Eating Disorders (NEDA)** for more information.

