

Quarterly Companion

AROUND THE TABLE

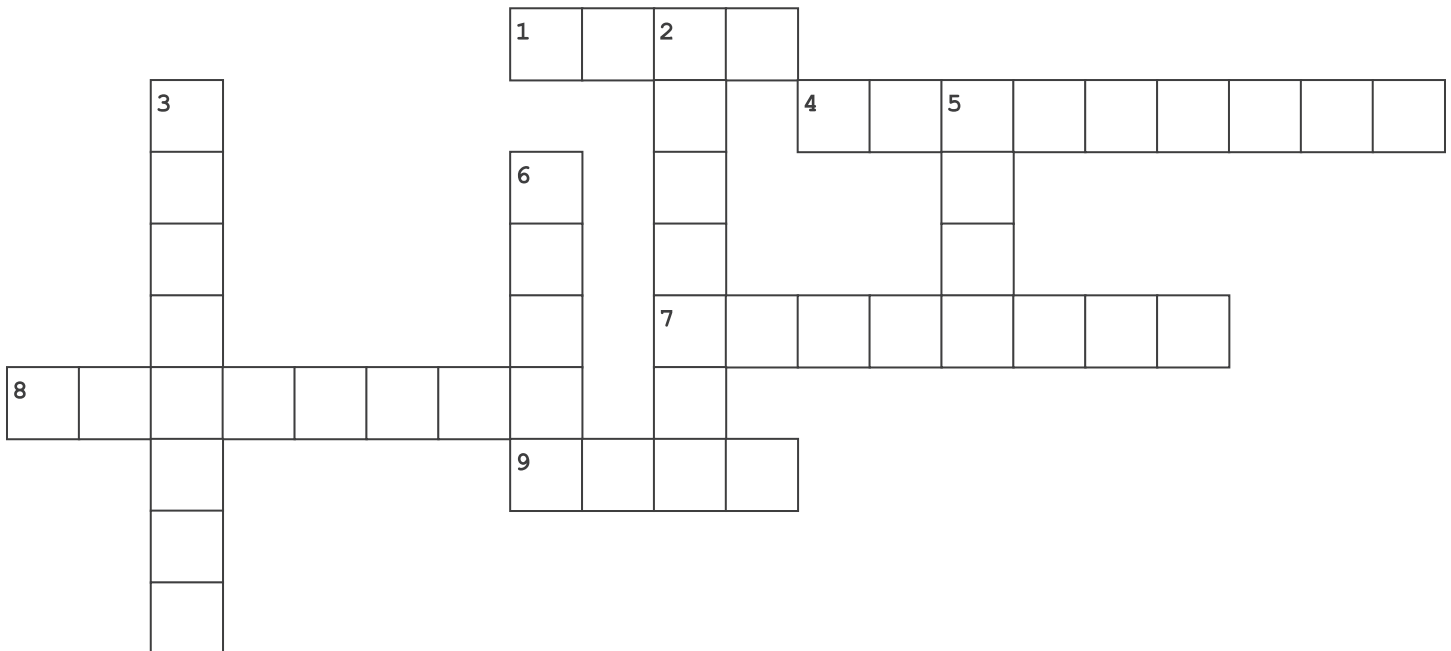
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SPRING 2022

Interest Matters

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Compounding returns and interest rates make savers wealthy and debtors poorer. With inflation, we need more dollars in the future to pay for the same needs and wants. Money that is invested in an account that pays interest or in an investment that grows in value helps maintain our purchasing power. Test your knowledge of financial interest rate terms and concepts below.



Across

1. The amount of time to pay back a loan.
4. Rate at which price of goods and services rise.
7. Type of interest that accrues both on the principal investment and on any accumulated interest.
8. Type of interest rate that fluctuates.
9. When interest rates fall, bond prices ____.

Down

2. A 15-year mortgage generally ____ the amount of interest paid over time versus a 30-year mortgage.
3. The cost of borrowing money.
5. Credit score that can impact interest rates for certain types of loans.
6. Purchasing ____ refers to how much of goods or services one unit of money can buy.



Sleep Hygiene

Having good sleep hygiene can increase your quality of sleep. Learn ways to practice good sleep hygiene by completing this word scramble.

1. Turn off _____ devices at least 30 minutes before bedtime. (Hint: CEICTRLONE)
2. Have a consistent sleep schedule by getting up and going to bed at the _____ time each day. (Hint: ESMA)
3. Reduce _____ intake before bedtime. (Hint: FIDLU)
4. Create a pre-bedtime _____, such as quiet time, reading, or a warm bath. (Hint: NUTOIRE)
5. Avoid large meals, _____, and alcohol before bedtime. (Hint: FECIAFEN)
6. If _____ regularly wake you, keep them outside the bedroom. (Hint: EPST)

Sleep Hygiene Answer Key:
 1. Electronic 3. Fluid 5. Caffeine
 2. Same 4. Routine 6. Pets

Crossword Puzzle Answer Key:
 Across:
 1. Term 2. Reduces
 4. Inflation 3. Interest
 7. Compound 5. FICO
 8. Variable 6. Power
 9. Rise

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Spring Recall Challenge

As we get older, it can sometimes take longer to recall information. We may notice having trouble now and again recalling the names of places or people when we want to. We may say things like, “I can picture the restaurant, but I can’t remember the name of it.” It can be frustrating or embarrassing when the information does not come quickly, but most times this is a normal, age-related change.

Try a fun recall activity that also challenges your critical thinking skills! Think of a word that makes you think of spring and write it in the first blank below. Then think of another word associated with spring that begins with the last letter of the previous word. Follow that same pattern to list as many words as you can!

ROBINS	_____
_____	_____
SPRING	_____
_____	_____
GRASS	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____



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