

# Free or Low-Cost Health Coverage Helps Kids Get in the Game

Each fall, school and community athletic fields are filled with four-year-olds taking their first kick at a soccer ball and high-school seniors practicing in hopes of reaching the state championship football game. At every age, children who play sports learn lessons about teamwork and the value of both winning and losing. According to the Centers for Disease Control and Prevention, children who are part of sports teams have more energy, perform better in school and are successful long after they leave the field.

Approximately 5 million uninsured kids in the U.S. may not experience the benefits of playing on a team. These kids often miss out because they can't afford the necessary physical or treatment if they get hurt. Jackie, a 13-year-old eager to go out for her school's track team, was one of those kids until her family learned that health coverage is available through Medicaid and the Children's Health Insurance Program (CHIP).

Across the country CHIP and Medicaid offer free or low-cost health coverage for kids. Generally, a family of four that earns up to \$45,000 a year can get their kids covered. Once enrolled, kids can get doctor and dentist visits, vision and hearing care, hospital care, mental health services, regular check-ups and shots, and needed treatment, including prescription drugs.

Upon learning that Jackie did not have health insurance and that her mother had suffered a heart attack before age 50, the school nurse knew Jackie would need more than a general sports physical to be cleared to participate in track.

[https://www.instagram.com/p/CPIfk8rFpjh/?utm\\_source=ig\\_web\\_but](https://www.instagram.com/p/CPIfk8rFpjh/?utm_source=ig_web_but)

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The nurse connected Jackie and her Mom with an outreach worker who helped enroll Jackie in the state's health coverage program. Within two days, Jackie went to a primary care provider, and tests indicated a potential heart syndrome. She was referred to a cardiologist, who, after further exams, gave Jackie the green light for track.

Learning about available health coverage programs did more than get Jackie on the team, it potentially saved her life – Jackie is covered both on and off the field. Kids with insurance generally have better health throughout their childhood and into their teens. They are sick less often, get the treatment they need when they are not feeling well and are less likely to miss school – or a big game – due to illness. Families with uninsured children can get connected to the CHIP or Medicaid programs in their states by visiting [InsureKidsNow.gov](http://InsureKidsNow.gov) or calling 1-877-KIDS-NOW.

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## **4 Things to Bring With You to Enjoy Any Sporting Event**

How 'bout them Cowboys?! As pre-season gets into full swing and America gears up for the upcoming football season, sports fans are prepping their barbecues and coolers for tailgating and partying to celebrate the country's most popular sport.

Indeed, the end of summer is signaled by cooler weather, the start of football and the close of baseball, as it heads into the home stretch for the playoffs. Wherever your sports heart lies—be it with football, baseball, basketball or hockey—there's a code of conduct when you're supporting your

favorite team at the next home game. In fact, there's an unspoken rule for fans everywhere: Be passionate about your team, but not obnoxious.

To ensure your next trip to the arena, stadium or ballpark is as relaxing and successful as ever, here are some key items to bring:

- Alcohol and sports go hand in hand, and no one is disputing that. So, enjoy a nice, tall beer and some good-natured ribbing with your fellow fans, but remember to be a good sport and be respectful of your stadium neighbor(s).
- Pack binoculars and seat cushions. Not only will you be comfortable, but you'll be able to see the action, plays and players so close, it will be as if you were on the field.
- Bring some snacks and drinks. Many venues allow this, and you'll save a ton of green by packing your own.
- Don't forget your spittoon. Being at an arena or stadium crammed shoulder to shoulder with someone can be uncomfortable and leave you exposed, to say the least. If you're a smokeless tobacco user, there's even less chance for you take a "dip" and spit.

That is, unless you own a portable spittoon created by Atlanta-based FLASR. These new 4-ounce pocket-sized spittoons are designed for users to easily open and close with just one hand, making them ideal items to bring to the next sports event or any other public setting so you can privately enjoy your tasty tobacco. Another advantage to the FASR flask is its advanced closing mechanism that ensures it stays securely closed when not in use, eliminating the risk of any messy spills or leaks.

*Thn 2019 Garuda membukukan keuntungan operasional 19 jt \$, tp tetap terbebani banyak hutang, salah satunya Sukuk yang jatuh tempo sebesar 500jt \$ ( 8,5T). Sukuk diterbitkan jauh sebelum*

*saya masuk. Sukuk akhirnya berhasil direstrukturisasi.*  
<https://t.co/GgyuhTUDd7>

– Yenny Zannuba Wahid (@yennywahid) [May 29, 2021](#)

For more information, please visit [www.flasr.com](http://www.flasr.com).

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## **Kick Off Your College Financial Aid Game This Fall**

Fall is here, and high school seniors (and their parents) are in the thick of the college application process. But these days, the cost of tuition can seem daunting: 85 percent of parents believe the cost of college is more of a financial burden than in past years, according to a College Ave Student Loans survey of 1,072 parents conducted by Barnes & Noble College Insights. However, many families may not realize and take advantage of the range of financial aid opportunities and options available.

“Don’t let the ‘sticker price’ of a college sway you from applying,” says Joe DePaulo, Co-Founder and CEO of College Ave Student Loans. “The college ‘sticker price’ typically refers to the published annual cost of attendance for any given school, which includes tuition, fees, and an average estimate of other related costs like room and board. The actual price families will pay depends on how much financial aid they receive which will be unique for each family,” he says.

Start by filling out the FAFSA (Free Application for Federal Student Aid). Some families skip this form because they think it is too much work for too little payoff. **Don’t Fear the**

**FAFSA** By forgoing filling out this important government form, you could be leaving financial aid on the table. Some financial aid programs work on a first-come first-served basis, so getting it done as close to the October 1 start date maximizes the aid you might receive. There are other reasons to make sure the FAFSA is part of your fall financial aid game, according to College Ave Student Loans, a company offering simple and personalized private student loans:

– **More financial aid:** Some schools won't even consider you for merit aid unless you complete this important form.

– **More options:** Students planning to apply for Federal Stafford Loans or Federal PLUS Loans must fill out the FAFSA first.

**Keep Applying to Scholarships** Beyond the FAFSA, students and parents can round out their financial aid plan with scholarships. Many scholarships are available with rolling applications year-round and every little bit helps. College Ave Student Loans offers a monthly chance for students to win a \$1,000 scholarship on their website.

**Build a Balanced College List** College Ave recommends that you apply to a variety of schools. This will give you more opportunities to find a school that fits your budget financially, and one that may offer better financial aid. If scholarships, grants and federal loans in the student's name don't cover the full cost of tuition, College Ave Student Loans offers a simple, stress-free student loan process to help cover college costs. Students and parents can apply online and get a response in 3 minutes, with no application or origination fees. For more information about college financial aid planning, hints for filling out the FAFSA, and other loan opportunities, visit [collegeavestudentloans.com](http://collegeavestudentloans.com).