

Voice of the Consumer



Start Your New Years Resolutions



There's no time like the present to start making resolutions to change or improve your life in 2026.

We polled our members and here are some of the most popular resolutions ACC members are planning to make for 2026:

Exercise More

This consistently ranks as the top physical health goal for ACC members. Nearly half of American adults resolve to exercise more.

Save More Money / Pay Off Debt

Financial wellness is a major priority. Specific goals among ACC members include paying off credit card debt, saving for a vacation or major milestone such as college or retirement, and creating a realistic budget.

Eat Healthier

Many people aim to improve their diet including simple things like drinking more water, cutting down on processed foods, or eating more fruits and vegetables and less carbohydrates.

Spend More Time with Family and Friends

Prioritizing relationships and social connections is a common goal to improve overall well-being.

Get Organized

This includes decluttering your home and office, and improving your time management skills, and creating routines that keep you on track and better organized.

Learn a New Skill or Hobby

A focus on personal development such as learning a new language, taking an online course, or picking up a new creative outlet such as painting or learning to play a musical instrument.

Improve Mental Health and Well-being

Goals include practicing mindfulness, reducing stress, getting more sleep, and setting boundaries to protect your private time for relaxation and the things you enjoy.

Reduce Screen Time

A conscious effort to limit time spent on social media and other devices to be more present in the moment. This is a big one because more people are telling us that social media is consuming their lives, so limit your online time to stay in control of your day.



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Here are some good tips for sticking to your Resolutions:

Rather than relying solely on motivation, experts suggest using a system to ensure your resolutions are sustainable.

- **Set SMART Goals:** Ensure your goals are Specific, Measurable, Achievable, Relevant, and Time-bound. For example, instead of "exercise more," a SMART goal might be, "I will walk 8,000 steps daily, tracked with my iPhone app."
- **Start Small:** Begin with small, manageable steps to build momentum and avoid feeling overwhelmed.
- **Track Your Progress:** Monitor your progress on a daily basis. Set a time each day, perhaps after dinner, to review your progress and see what's working and what isn't. This is a great way to stay motivated and focused on achieving your goals.
- **Get a Partner to Keep You on Track:** Share your goals with a friend or family member who can check in on you and offer support. One member told us he got a dog to ensure he walks a mile every day! Good idea!
- **Be Kind to Yourself:** Setbacks are normal. Focus on progress, not perfection, and simply adjust your approach when you hit an obstacle. Stay positive and celebrate small wins!

Good luck in the new year. Make 2026 a year worth remembering and celebrating.

TOP SUPPLEMENTS THAT ACTUALLY HELP



Melatonin to help you sleep and Prevagen to keep you sharp. Fish oil for your heart and probiotics for your gut. In ads and on social media, we're always hearing about supplements that might help us think more clearly, have more energy, and just generally feel better as we age. But are any of them actually worth taking?

While the claims for many supplements go far beyond what has been proved, some may indeed help you fend off illness, stay strong, and even look good. That's partly because some people have restrictive diets that make it hard to get enough of certain nutrients from food or have conditions that prevent them from absorbing enough of key nutrients. And just getting older can trigger the need for supplements.



For one thing, we become less efficient at absorbing some nutrients as we age, says Joel Mason, MD, leader of the vitamins and carcinogenesis team at the Jean Mayer USDA Human Nutrition Research Center on Aging at Tufts University in Boston. Plus, some of us eat less, just as our bodies need more of certain vitamins and minerals. For example, our ability to generate new bone slows with age, so if you didn't consume enough dairy when younger or you don't eat a lot of it now, you might need extra calcium and vitamin D to protect your bones.

It's best to get nutrients from food—it contains a mix of vitamins, minerals, fiber, protein, and more that no supplement can match, says JoAnn E. Manson, MD, chief of preventive medicine at Brigham and Women's Hospital in Boston. And supplements can pose risks, including potential interactions with medications. So talk with your doctor before taking a new supplement.

Calcium: Strong Bone Builder

Why it's important: The most abundant mineral in the body, calcium is primarily stored in your bones. If you don't get enough in your diet, your body will start taking it from your bones, resulting in a heightened risk of osteoporosis. Calcium also helps your muscles to move effectively, your blood vessels to send blood throughout your body, and your nerves to send messages to control important bodily functions, such as the release of hormones.

Who should take it: Starting at age 65, women should be screened for osteoporosis. If it turns out you have weak or brittle bones, your doctor will likely prescribe medication and recommend a calcium supplement. You might also want a supplement if you have early signs of osteoporosis, especially if you don't consume many dairy products because you're lactose-intolerant, you're a vegan, or you just don't like dairy.

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Fish Oil: For Your Brain and Heart

Why it's important: Fish oil contains omega-3 fatty acids called EPA and DHA, which your body needs to form cell membranes throughout your body—especially in your eyes and brain. They can also reduce triglycerides, a type of fat in the blood linked to heart disease.

Who should take it: People who don't eat at least 1.5 servings of fish per week could consider a fish oil supplement containing EPA and DHA, especially if they are at higher risk of cardiovascular disease because of high blood pressure, obesity, or a family history of heart disease, Manson says. (A serving of fish is 2 to 3 ounces, about the size of a deck of cards.) That could lower the risk of heart disease and help prevent dementia or Alzheimer's disease, research suggests.

Anyone who has survived a heart attack or has been diagnosed with heart failure may also benefit, according to the American Heart Association.

Magnesium: Healthy Muscles and More

Why it's important: Your body uses this mineral to regulate blood pressure and blood sugar, make proteins, and ensure healthy muscle and nerve function. Low levels of magnesium may contribute to migraine headaches and muscle cramps. The mineral is naturally found in legumes, nuts, seeds (especially pumpkin), whole grains (especially quinoa), and leafy greens, along with fortified foods including cereal, milk, and yogurt.

In fact, any postmenopausal woman who doesn't regularly consume dairy products should consider supplemental calcium. Most other women, and most men of any age, don't need calcium from pills. Too much increases the risk of kidney stones and possibly heart disease.

Collagen: For Skin and Joint Health

Why it's important: Collagen is a protein that helps form connective tissue, including skin, bones, cartilage, muscles, ligaments, and tendons. The body makes less of it with age, leading to sagging skin and osteoarthritis, so maintaining adequate levels is important. Collagen is abundant in red meat. And eggs, dairy, and poultry may help the body produce its own collagen because the protein in these foods can be broken down into the amino acids your body needs to make collagen.

Who should take it: While most Americans consume more than enough protein, shortfalls become more common with age as your protein needs increase to counteract muscle loss. In fact, research suggests that close to half of older adults get less protein than they need.

Who should take it: Badgett most often suggests magnesium supplements for people who have constipation, insomnia, or chronic migraines. But others might benefit because nearly half of Americans don't get enough from food. Men older than 70 are especially likely to be deficient, as are people with gastrointestinal diseases and type 2 diabetes.

Melatonin: For Better Sleep

Why it's important: Melatonin is a naturally occurring hormone that helps regulate your circadian rhythm, the body's internal clock that tells you when it's time to go to bed at night or wake up in the morning. Your body releases melatonin as you approach bedtime to make you sleepy, especially if you manage to get plenty of daylight in the morning and avoid too much light at night. When you wake up, your levels of melatonin dip.

Who should take it: There are certain serious, uncommon sleep disorders in adults and children that are treated with melatonin. Beyond that, the supplement is best for episodic (rather than chronic) sleep problems, including periodic insomnia and jet lag. Many people take melatonin routinely before bed, but the evidence isn't strong enough to suggest it helps for insomnia that lasts longer than a month. In those cases, talk to your doctor or a sleep specialist.

Though taking melatonin is generally thought to be safe and doesn't usually cause dependence, its long-term effects are not fully known, especially in children. And it's not a magic fix: According to one 2013 analysis, people with insomnia fall asleep an average of 7 minutes faster when they took melatonin.



Vitamin B12: Important for Nerve Health

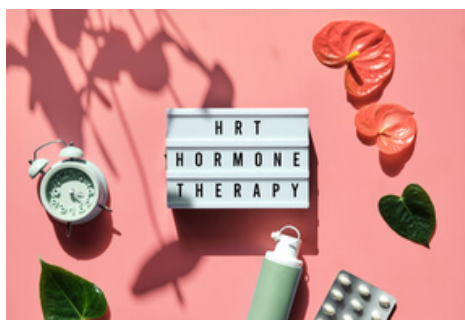
Why it's important: Vitamin B12, one of eight B vitamins, plays a key role in red blood cell formation and nervous system function. Healthy levels of B12 can prevent vitamin deficiency anemia, which can lead to weakness and fatigue, along with nerve damage, memory problems, depression, and heart palpitations. The vitamin is found in animal products, such as fish, meat, poultry, and milk. Plant foods, unless they're fortified, don't contain vitamin B12.

Who should take it: People who may need a B12 supplement include older adults, whose lower gastric acid levels make it harder to absorb the nutrient, says Stefan M. Pasiakos, PhD, director of the National Institutes of Health Office of Dietary Supplements.

Vegetarians or vegans can also be prone to low B12 levels. If you have a medical condition affecting your GI tract, such as inflammatory bowel disease or celiac disease, or if you take a medication that interferes with absorption, such as metformin (for diabetes) or a proton pump inhibitor (for heartburn), you may also need to supplement, Manson says. If you present with symptoms of vitamin B12 deficiency, your doctor may test your levels.

Please consult with your medical specialist before beginning any new health choices.

HORMONE THERAPY LOWERS ALZHEIMER'S RISK IN WOMEN BY 32%--BUT WITH A CATCH



Hormone therapy has had a major comeback in recent years. From conversations with friends to news headlines, the treatment is getting a lot of attention for its potential health benefits in menopausal women. As you may know, it can help ease pesky symptoms of menopause, like hot flashes, and could even support healthy aging.

Now, new research suggests that hormone therapy for menopause might actually lower your risk of Alzheimer's disease—provided you take it early on in your menopause journey. If you start it too late, there's a chance it may raise your risk of dementia.

It's important to point this out upfront: Research into this connection between hormone therapy and brain health is ongoing, and doctors stress that the new data doesn't definitively prove that hormone therapy prevents or causes dementia.

In fact, this study hasn't yet been peer-reviewed or published—it was presented at the American Neurological Association's annual meeting. But hormone therapy for menopause has a controversial past thanks to flawed research findings from more than two decades ago (more on that in a sec), making plenty of women wary of trying this treatment option.

These new findings could help—or they could make things worse, depending on how you look at them. Here's what doctors want you to keep in mind when it comes to hormone therapy and Alzheimer's risk, plus how to decide if this treatment option is right for you.

What did the study find?

For the study, researchers analyzed more than 50 clinical trials and observational studies that compared women who used any type of hormone therapy for menopause to those who either took a placebo or didn't receive any treatment. The average age in both groups was 51.

Based on these participants, the researchers looked at Alzheimer's disease diagnoses, progression from mild cognitive impairment to dementia, changes to thinking ability, and signs in the brain of Alzheimer's disease, based on blood tests and brain scans. After crunching the data, the researchers determined that women who started hormone therapy within five years of menopause had a 32 percent lower risk of developing Alzheimer's disease.

But women who started hormone therapy at age 65 or older had a 38 percent *higher* risk of developing Alzheimer's disease, especially if their treatment included progestin, the synthetic form of progesterone.

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What is hormone therapy, exactly?

Hormone therapy refers to treatment for menopausal women that helps reduce symptoms like hot flashes and poor sleep by supplementing the estrogen and progesterone lost during that transition period where their ovaries stop functioning. There's a range of hormone therapy options available to women that can come in pill or patch form. That includes estrogen-only treatments, those that include estrogen and progesterone, and estrogen and selective estrogen receptor modulator (SERM).

Hormone therapy has a controversial past. Preliminary results released from the Women's Health Initiative (WHI) clinical trial in 2002 linked hormone therapy with a higher risk of developing serious health complications, like heart disease and stroke. But newer research has since determined that those findings were flawed (it lumped in older women who already had a higher risk of heart disease with younger women and didn't parse out when women started hormone therapy, for starters).

The original study authors have since revisited the original data and determined that hormone therapy is a safe option for women in menopause, but the treatment is still stigmatized.

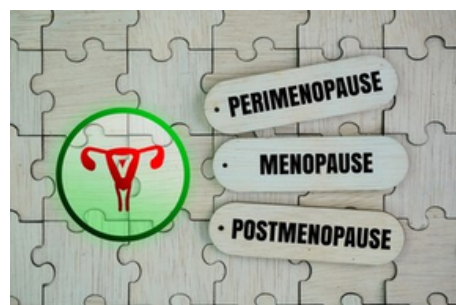


Who should take hormone therapy?

The decision on whether or not to take hormone therapy is ultimately up to you and your doctor, and it's not right for everyone. Women with a history of breast or uterine cancer or a history of blood clots, stroke, or heart attack should not take hormone therapy.

Only 5% of American women use hormone therapy as of September 2024, which is a drop from the 26 percent of women who used it in 1999.

But doctors who treat women in menopause say that hormone therapy is a valuable option. "Women who are perimenopausal and menopausal with symptoms should consider some form of hormone therapy in variations of estrogen, progesterone, and testosterone," says Jessica Shepherd, MD, an ob/gyn in Texas and author of the book, *Generation M: Living Well in Perimenopause and Menopause*. "It should be a personal and intentional discussion with a healthcare provider who understands the benefits of hormone therapy and how to dose it."



Rhonda Voskuhl, MD, faculty neurologist for the UCLA Comprehensive Menopause Care Program and a professor of neurology at UCLA, also agrees that hormone therapy can be a helpful option for menopausal women. "Every woman who starts to enter menopause should start to think about it and talk to her doctor," Dr. Voskuhl says. "Estrogens are protective for multiple organ systems—the brain, heart, and skin. It's bad to lose it."

Why might hormone therapy lower Alzheimer's risk?

The link between hormone therapy for menopause and Alzheimer's disease risk is complicated. Past research has actually shown a link between hormone therapy use and dementia, although none of these are robust clinical trials.

There is a "critical window" hypothesis that suggests starting hormone therapy soon after menopause may be good for the brain, but starting after 65 may not be. But, again, it's a hypothesis, not a scientific fact.

"We think that estrogen is protective for the brain and that earlier treatment is better—that is known," Dr. Voskuhl says. But she points out that there are different types of estrogen, and that many studies lump them all together, making it hard to say which is best for brain and overall health.

You have estrogen receptors all over the body, including in the brain, Dr. Shepherd notes. "When estrogen declines, it decreases the ability to be able to help brain cells communicate with each other, decrease inflammation, and also provide protection against plaque formation and damage that can lead to Alzheimer's disease," she says.

So, for right now, there isn't clear evidence that says hormone therapy will prevent Alzheimer's disease, points out Clifford Segil, DO, a neurologist at Providence Saint John's Health Center in Santa Monica, CA.

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When should you start taking HT?

Dr. Shepherd notes that data seems to suggest that taking hormone therapy within five to 10 years of the start of menopause may be helpful. Most guidelines say it's essential to start hormone therapy before 60 or within 10 years of the start of menopause. So, this aligns with the study's general findings. Guidelines also notes that if you start too late, you could experience have a greater risk for things like heart disease, stroke, and dementia.

Ultimately, there's a lot that still needs to be researched with hormone therapy for menopause. And while the data is promising for helping treat menopause symptoms, it's important to talk to a menopause expert to try to figure out whether this is a good fit for you.



STOCK MARKET CRASH IN 2026?



It's the \$64 trillion question—will there be a stock market crash soon?

Even getting the timing somewhat right could save you, or make you, a fortune. What active trader hasn't fantasized about stepping out of their time-traveling DeLorean in October 1929, 1987 or 2007 with a wad of cash? And what is it about October?

Lacking a flux capacitor, or a crystal ball, crashes are sort of like major earthquakes for stock portfolios: We know they are rare and basically impossible to predict, yet we still pay lots of attention to people who claim they sense tremors.

The best approach is to build a sturdy foundation for your investments and to treat crashes the way insurance companies do natural disasters: know the odds and accept that they happen every so often. Three smart financial thinkers recently did some handicapping for us.

But talk is cheap. People who bet actual money via the options market only give a crash an 8% chance, according to Elm's math. Steven Blitz, chief U.S. economist at TS Lombard, agrees that 8% to 10%, or once every 10 to 12.5 years, is the historical probability and about right.

The last crash was barely six years ago, when Covid-19 shut down the economy. That doesn't mean we're free and clear. While not forecasting one, Blitz points out that crashes occur more frequently when the Misery Index (inflation plus unemployment) is rising, like it is now.

The period from 1966 to 1982, for example, was more crash-prone. The next 18 years weren't. Negative trends can make stocks cheaper relative to the economy. Add to that the fact that stocks have almost never been as expensive as they are now and the odds could be even higher this year.

Both the options market and insurance companies may be good at telling us the odds of an event happening on average, but sometimes bad things happen in streaks. In those cases they are selling their protection to us too cheaply.

The most interesting takeaway might not be the slightly-elevated chances of a crash but the way that people who read Elm's entire analysis of crash frequency reacted. Those who made a second prediction still said the chances of a crash were 15% in the next year.

That could cost them. As star fund manager Peter Lynch observed: "Far more money has been lost by investors trying to anticipate corrections, or trying to time the market, than has been lost in the corrections themselves."

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5 SCIENCE-BACKED HABITS THAT HELP WITH LONGEVITY

"Distinguishing between lifespan and health span is important.

5 Habits That Improve Your Health Span

The daily lifestyle choices we make signal our body to either support our health and wellness or accelerate its decline.

These research-backed healthy habits optimize longevity, according to experts.

1. Eat More Plants

The avoidance of chronic diseases is a key component of longevity. Chronic inflammation is one of the largest drivers of heart disease, cognitive decline, frailty, and a host of other disease states associated with aging.

Plant-based diets are rich in antioxidants and other compounds that fight free radicals (unstable molecules that cause oxidative stress, or cellular damage) and reduce inflammation in the body, thereby decreasing chronic disease risk.

Plus, high-fiber, plant-based foods like fruits, vegetables, seeds, nuts and legumes contribute to a healthy microbiome, which is key to a robust immune system as we age.

A 2019 study in JAMA Internal Medicine examined the impact of a diet based on plant or animal protein on all-cause mortality. Among 70,696 individuals ages 45 to 74, higher plant protein intake was linked to lower overall and cardiovascular death risk, and substituting protein from red or processed meat showed an even greater risk reduction



Aging is inescapable, but there are evidence-backed ways to enhance not only the number of years lived but the quality of life. Longevity science explores everything from supplements and pharmaceuticals to wearable health tech in the effort to find ways to increase the years spent in good health.

While there's no magic pill to slow down the biological clock, much of how well we age is within our control. Simple lifestyle choices, like what we eat and how much exercise we get, play a major role in determining how long (and how well) we live. The best part is that they are accessible and won't break the bank.

Here are five research-backed health habits to live a longer and healthier life.

How Daily Habits Affect Longevity

A common misconception about longevity is that it's mostly determined by genetics. An expert shared that in reality, genetics play a minor role compared to lifestyle and environment.



Put It Into Practice:

The 2020-2025 Dietary Guidelines for Americans recommends focusing on a variety of the following foods:

- All types of vegetables, including dark leafy greens, lettuce, broccoli, carrots, bell peppers, sweet potatoes, spinach and tomatoes
- Fruits, such as apples, bananas, berries, dates, mangoes, peaches and pineapple
- Whole grains like oats, barley, quinoa and whole-wheat bread
- Fat-free or low-fat milk products, including cheese, yogurt and kefir
- Lean protein sources, including lean beef, poultry, seafood and eggs
- Beans and legumes, such as peas, lentils and black beans
- Nuts, seeds and soy products like almonds, flaxseeds and tempeh
- Limit added sugars, saturated fat, sodium and alcoholic beverages

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2. Focus on Fitness

Regular physical activity helps our mobility and stability. This helps prevent joint deterioration that causes falls and injuries, which can occur with age. It also strengthens the heart to reduce cardiovascular disease risk, improves lung function, and protects against cognitive decline and depression.

As we age, we lose strength and muscle mass, but strength training can help prevent the decline—and potentially increase health span. A 2023 study in *Age and Ageing* found that adults over 65 who completed a three-month at home strength exercise protocol (combined with increased dietary protein) improved frailty and self-perceived health.

Put It Into Practice:

The current Physical Activity Guidelines for Americans from the U.S. Department of Health and Human Services outline weekly exercise guidelines for adults for improved health and disease prevention:

- 150 to 300 minutes of moderate-intensity or 75 to 150 minutes of vigorous-intensity cardiovascular activity, or a combination.
- Strength training exercises that hit all muscle groups (legs, hips, back, abdomen, chest, shoulders, and arms) at least twice weekly.



3. Prioritize Mental Wellness

Stress and mental health directly impacts physical health and overall longevity, says Dr. Kaufman. “The way we respond to the stressors in our lives—because stress isn’t going away in 2026—makes our bodies inflamed and broken down.

Chronic stress leads to long-term elevation of stress hormones like cortisol, which increases inflammation, weakens our immune function, and accelerates the onset of age-related diseases including heart disease, high blood pressure, type 2 diabetes and cognitive decline.

According to the National Alliance on Mental Illness (NAMI), chronic stress can also worsen mental health conditions like schizophrenia and bipolar disorder, triggering symptoms like hallucinations or depression and anxiety.

Put It Into Practice:

To keep stress at bay, NAMI recommends these strategies:

- Recognize your stress triggers —so that you can avoid situations that make you feel anxious or agitated—or practice coping mechanisms when you can’t.
- Practice time management and stick to a schedule each day to avoid getting overwhelmed.
- Engage in deep breathing, meditation and progressive muscle relaxation to center and calm yourself.
- Get daily exercise in whatever format you enjoy, from a dance class to a walk in nature.



- Take time for yourself to engage in relaxing activities and self-care, such as playing with a pet, getting a massage or reading a book.
- Consume a healthy diet and get enough sleep.
- Avoid alcohol and drugs, which increase stress and can worsen mental health conditions like anxiety and depression.
- Talk to a friend, family member or professional counselor for additional support.

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- Talk to a friend, family member or professional counselor for additional support.

4. Strengthen Social Bonds

Social isolation and loneliness can increase chronic disease risk, depression and mortality. Just like we might take daily medications or vitamins, we need to schedule regular doses of social connection (a phone call, a shared meal or community involvement) to enhance our longevity.

Strong social bonds have been shown to reduce chronic disease and stress. He points to 2022 research in the American Journal of Lifestyle Medicine investigating the role of lifestyle habits among those in Blue Zones. Among them, positive family and community involvement contribute significantly to overall health and mental status.

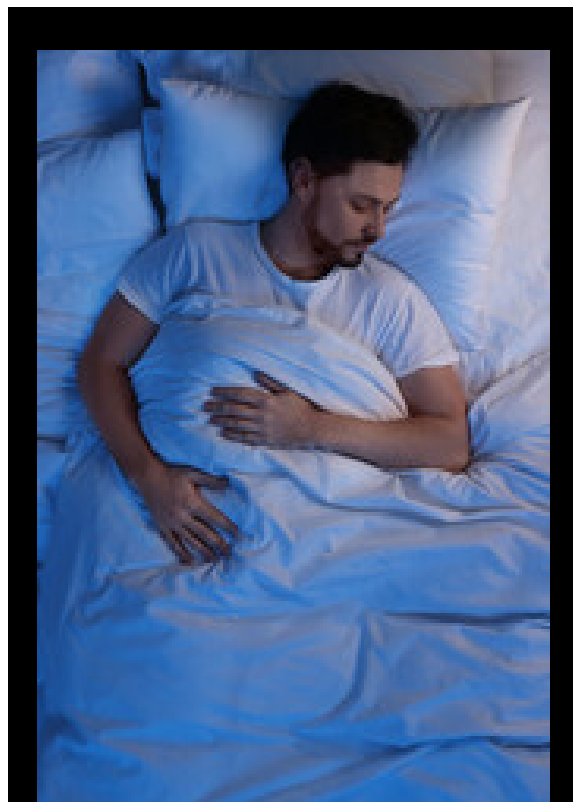
Put It Into Practice: “Regular social engagement, such as shared meals, group activities, celebrations, and rituals, creates a sense of purpose and belonging,” says Dr. Moraes. If you’re feeling isolated, volunteering, getting to know your neighbors and finding ways to get involved with the community (like joining a community garden) can forge new social connections.

5. Elevate Your Sleep Hygiene

Consistent, high-quality sleep is one of the strongest predictors of mental health, physical performance, overall well-being and longevity, says Dr. Moraes. Our bodies enter a highly active restorative state during sleep, performing necessary maintenance and repair. Sleep is essential for mood and cognition, as well as cardiovascular, neurological and metabolic health.

The glymphatic system (the brain’s waste removal system) flushes out metabolic waste, targeting proteins linked to Alzheimer’s disease, explains Dr. Moraes. Neurons slightly shrink, facilitating the flow of cerebrospinal fluid through brain tissue to help wash away the waste, he says. Sleep is also when the brain processes and stores memories and strengthens creativity, problem solving and emotional regulation.

A 2024 study in Sleep determined that sleep regularity (consistently going to sleep and waking at the same time), is a powerful predictor of mortality risk, even more so than sleep duration, with the most regular sleepers having the lowest risk.



Put It Into Practice:

Aim for seven to nine hours of sleep per night. Dr. Kaufman recommends developing a nightly bedtime ritual, such as taking a hot bath, reading a book or listening to guided meditation. Avoid screens for at least an hour before bed, sleep in a dark, cool room and stick to the same sleep-wake schedule. Limiting caffeine and alcohol, especially in the afternoon or before bed, can also enhance your sleep quality.

Don’t worry if you can’t tackle everything at once—focus on small changes and celebrate any progress you make. Longevity is a journey, and we will have ups and downs,” she says. “Think of each day as a new opportunity to make better choices. Over time, the better choices will add up.





FY 2024-2025 -- ACC Executive Summary



ACC's Overall Performance in FY 2024-2025:

The American Consumer Council (ACC) is pleased to report high growth during the past fiscal year. As we begin our new budget year, ACC can report strong growth in three strategic areas: Financial Performance, Membership Development, and Program Achievements.

During the FY 2024-2025, the American Consumer Council experienced a significant increase in revenues, up 21.02% while expenses rose 13.58%.

ACC's net assets increased by \$457,833 during the past fiscal year.

ACC's partnership with credit unions reached 143 SEG relationships as we closed our books on April 30, 2025. Individual memberships increased by 23% to over 432,000 and Business memberships increased by 36%. These are record numbers for ACC that were largely fueled by deep concerns among consumers and businesses about potential tariffs, the rising cost of goods and services, and uncertainty in the financial markets as the Trump Administration determines its economic and global policies.

As we begin our new fiscal year, American consumers tell us their primary concerns continue to be their uncertainty about economic stability, preserving Social Security and Medicare, as well as the lack of cooperation among Democrats and Republicans to solve major issues that will determine how consumers spend their money in 2025 and beyond. Their key issues in order of importance are: the "Boomerang Effect" of Tariffs on consumers, Food and Gas prices, affordable Health Insurance, rising medical care costs, drug prescription costs, housing affordability; and serious tax reform for the middle class.

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At the same time, nagging worries about inflation and international relations over rising tensions between the United States and both China and Russia are now troubling consumers. This is the first time that international concerns have appeared in our Consumer Survey results.

Consumer Education:

ACC's financial education video series continues to attract Millennials and Gen Z'ers (18-35-year-olds) who are hungry for short, topic-specific videos that address their concerns when it comes to making money, saving money and spending it wisely. Viewership of ACC's financial education videos is up 28% over the previous year as ACC attracts more 18-35-year-old members who are entering their peak spending years. These videos can be viewed on the ACC website: www.americanconsumercouncil.org The videos are sponsored by ACC and provided at no charge to our members and credit union partners.

As part of our education commitment to consumers, ACC completed a major upgrade of its website: www.americanconsumercouncil.org We now have two language versions on our website – English and Spanish – that will help us reach the fast-growing Spanish-speaking market across the country.

2025-2026 Forecast:

Based on member surveys and our analysis of the national economy and global conflicts, ACC anticipates our organization will continue to grow by double digits in the areas of individual membership, business memberships, and credit union participation. We are seeing more American consumers joining pro-active organizations like ACC as a means to secure their financial future by joining one of ACC's trusted credit union partners and lending their voices to important economic concerns that ACC is addressing that are impacting our members' financial stability and growth.

We also anticipate the number of small businesses will continue to grow as ACC creates more opportunities through its Small Business Success program. Credit Unions are a key partner in helping ACC reach small businesses.

ACC is cautiously optimistic about the American economy through 2025 despite the political divide and chaos in Washington, D.C. We expect economic growth to be 2.5%, with inflation remaining near 3%. The unemployment rate is expected to peak at 4.1%. Also, it appears the Federal Reserve Bank is poised to reduce interest rates by .05% in the second half of 2025 assuming political conditions and global relationships don't worsen.

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As ACC's membership continues to grow, the current pace of membership growth is projected to be at least 16% in FY 2025-2026 with business memberships continuing to grow at 22%.

ACC's revenue growth is projected at 18% while expenses will increase by 12%.

2026 Annual Meeting:

The 2026 Annual Meeting: In compliance with our Bylaws, ACC will hold its 2026 annual meeting on Friday, August 16, 2026 at 9:00 am EDT at the Lansdowne Resort in Leesburg, VA. Members and guests may participate via ACC's conference call service.

For more information, please email ACC at: info@americanconsumerconference.org

Thanks to ACC's Board:

We are grateful to ACC's Board of Directors for their commitment to serve our association during this period, and for their support as we continue to work towards fulfilling our mission of consumer advocacy, financial education, and corporate social responsibility.



AMERICAN CONSUMER COUNCIL
