

REAP Legacy, Inc presents:

**perspectives** 

**MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT**



### **SMART TIP:**

Do you know your “numbers”? Your average blood pressure, blood sugar, cholesterol, and body mass index can be good indicators of your overall wellness. At your next checkup, discuss with your doctor if keeping tabs on these values might be beneficial to you and your health.

### **WHO SAID IT?**

*“If a window of opportunity appears, don’t pull down the shade.”*

[\[GET THE ANSWER\]](#)

### **TEST YOUR KNOWLEDGE:**

**Q:** According to a new Bankrate study, the average American adult consumer holds how much in unredeemed retail gift cards?

- A) \$167
- B) \$194
- C) \$212
- D) \$227

[\[GET THE ANSWER\]](#)

## **March 2020**

### **Can a Quick Online Curriculum Open Doors to New Jobs and Careers?**

In the world of continuing education, could online microcredentials soon create paths for Gen Xers and baby boomers to change careers or jobs without taking on more college debt?

[\[CLICK TO READ\]](#)

### **Comparing College Aid Offers**

It would be nice if schools sent families financial aid letters written with standardized language. Instead, different universities use different terminology. Here are the points to study.

[\[CLICK TO READ\]](#)

### **Slowing Down to Shape Up**

The slow fitness movement is gaining momentum. Could new low-intensity workouts be as good for you as their high-intensity counterparts?

[\[CLICK TO READ\]](#)

### **Recipe of the Month**

Spinach Pomegranate Salad with Chicken

[\[CLICK TO READ\]](#)

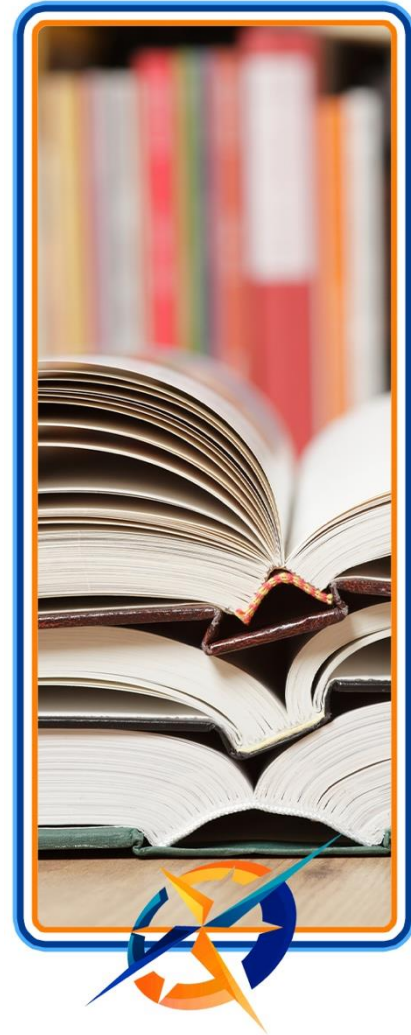


## Can a Quick Online Curriculum Open Doors to New Jobs and Careers?

When people decide to acquire new skills to further their careers (or move into new ones), it often means paying for college or professional courses and perhaps even shouldering some debt.

Alternatives are emerging: microcredentials. As the term implies, these are credentials for highly specific job or career skills, and they can be earned online. They are not degrees, but certifications signifying that a learner has met an educational goal and demonstrated competency in a certain skill. An individual might accumulate several microcredentials on their way to upgrading a skill set for a particular career.

This kind of online, informal learning could mean a big cost savings for mid-career workers needing to keep up with changing job duties and emerging technologies as well. Skeptics feel that conveniently earned microcredentials may constitute a less-than-rigorous educational experience and that the credential courses could be too easy and use insufficient metrics to truly evaluate competency. Even so, the rising costs of retraining and continuing education during this decade may make microcredentials more attractive for companies and employees.<sup>1</sup>

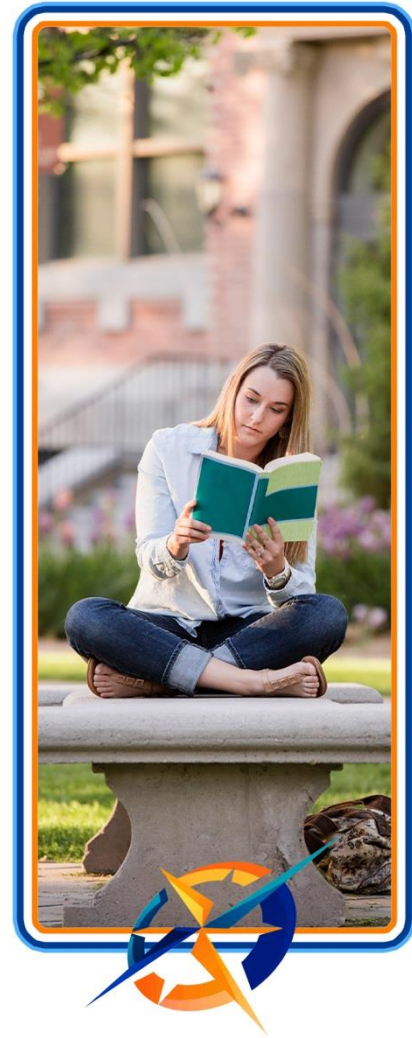


## Comparing College Aid Offers

The language in financial aid letters varies from university to university, and as a 2018 study by New America and uAspire concluded, these variations in terminology can make it “exceedingly difficult for students and families to make a financially informed college decision.” As an example, this broad study of letters from hundreds of

schools noted that more than 100 terms were used to describe a popular federal loan, and 24 of those terms made no mention of the word “loan.”

Recently, a bill was introduced in Congress seeking to create a standardized template for financial aid offers; at the moment, it seems to have little traction. So, parents and students must carefully study the jargon of awards letters. The key question is: what is the net cost of attending that school? To determine it, look at the breakdown of both direct and indirect costs. Direct costs are items like tuition and fees as well as housing and meals. Indirect costs include things like class supplies, books, and transportation expenses. Then, subtract any grants and scholarships from the sum of both the direct and indirect costs. That will give you the net cost you are seeking – the real cost to your household of that education. If the aid letter contains no breakdown, you should contact the financial aid office of the college and ask for the specifics. Look to see if any scholarship offers have a chance of diminishing after the first year or two, and check what percentage of the financial aid offered comes in the form of loans. Most university financial aid letters arrive in mailboxes in April or May.<sup>2</sup>

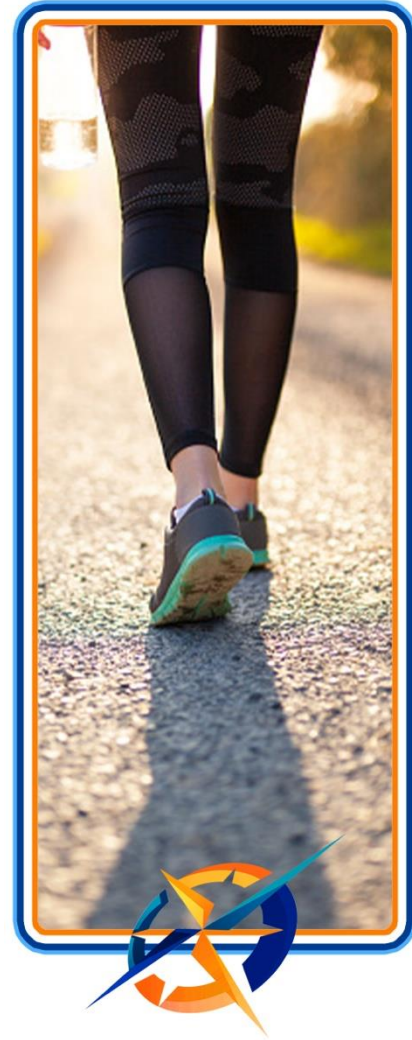


## Slowing Down to Shape Up

One school of thought says that high-intensity workouts are ideal for our busy days. A half-hour or less of interval training leaves us fitter and healthier. Or does it? Could it actually raise our injury risk?

The slow fitness movement, a response to high-intensity interval training (HIIT), is gaining fans. One simple reason: some of the people who sign up for HIIT classes find out that their bodies aren't prepared to handle them. The American College of Sports Medicine has noted that “potentially increased injury rates” can accompany this

workout regimen, especially for people engaged in long, sedentary workweeks. Slow fitness workouts may incorporate ju-jitsu, gymnastic rings, handstands, and tai chi, and jazz or ballads may be on the sound system instead of techno or nu-metal. The emphasis is on gradual improvement and mastery as well as mindfulness. In a stressful and hurried world, these workouts may constitute rewarding breaks on commitment-laden days.<sup>3</sup>



## Recipe of the Month

### Spinach Pomegranate Salad with Chicken

[Serves 2]

*Ingredients:*

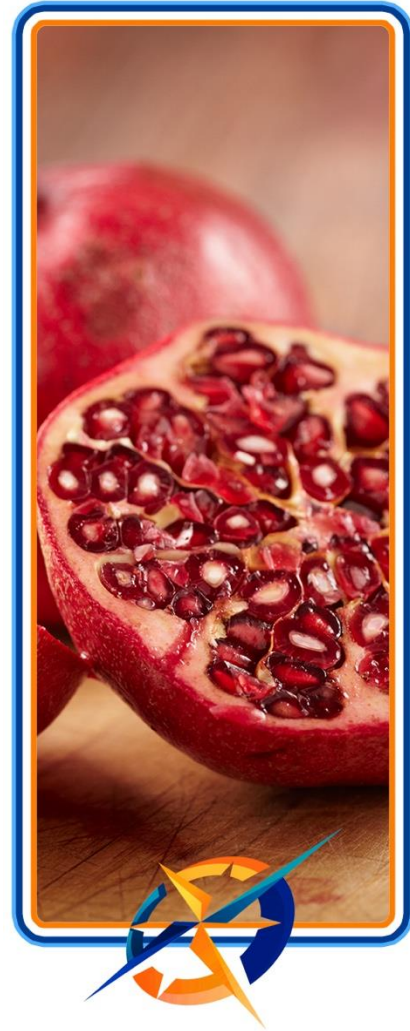
- 2 chicken breasts
- 2 tsp. olive oil (if you opt to cook in skillet)
- 4 cups spinach
- ½ cup pomegranate seeds
- 1 Tbsp. olive oil (for dressing)

1 Tbsp. lemon juice  
Salt and pepper, to taste

*Directions:*

- \*Prepare chicken by seasoning with salt and pepper, then grill or sauté in olive oil, as preferred, 10 to 15 minutes.
- \*Once cool, cut into strips.
- \*Toss spinach, pomegranate seeds, and chicken strips.
- \*Drizzle, olive oil, and lemon juice, then sprinkle with salt and pepper.
- \*Toss lightly and serve.

Recipe adapted from wideopeneats.com<sup>4</sup>



Pat Baxter may be reached at 510-409-0086 or [pat@reaplegacy.com](mailto:pat@reaplegacy.com)  
<http://www.reaplegacy.com>

**WHO SAID IT?**

Tom Peters

**TEST YOUR KNOWLEDGE ANSWER:**

A: A, \$167.<sup>5</sup>



Investment advisory services offered through Brookstone Capital Management, LLC (BCM), a registered investment advisor. BCM and REAP Legacy, Inc. are independent of each other. Insurance products and services are not offered through BCM but are offered and sold through individually licensed and appointed agents.

#### Citations.

- 1 - [forbes.com/sites/petergreene/2019/02/16/education-micro-credentials-101-why-do-we-need-badges](https://forbes.com/sites/petergreene/2019/02/16/education-micro-credentials-101-why-do-we-need-badges) [2/16/19]
- 2 - [nytimes.com/2020/02/14/your-money/college-financial-aid-tips.html](https://nytimes.com/2020/02/14/your-money/college-financial-aid-tips.html) [2/14/20]
- 3 - [esquire.com/uk/life/fitness-wellbeing/a30982608/slow-fitness-health-trend-2020/](https://esquire.com/uk/life/fitness-wellbeing/a30982608/slow-fitness-health-trend-2020/) [2/19/20]
- 4 - [wideopeneats.com/recipes/chicken-spinach-salad-pomegranate/](https://wideopeneats.com/recipes/chicken-spinach-salad-pomegranate/) [2/19/20]
- 5 - [grow.acorns.com/how-to-trade-gift-cards/](https://grow.acorns.com/how-to-trade-gift-cards/) [2/18/20]