AWA Matters

For Members of American Workers Association 2026

Navigating Grief

Helpful Strategies to Cope with Loss

Grief is something we all go through. It can follow the death of someone you love, the end of a relationship, or another major loss or life change. While experiencing grief is normal and natural, it can still feel hard to understand. Researchers are working to learn more about how people grieve and what helps people move through it.

"Grief is a natural response to losing someone or something we are deeply attached to," says Dr. Wendy Lichtenthal, a clinical psychologist at the University of Miami Health System. "We are wired for connection, so when we lose someone central to our lives, we often respond with distress and longing."

The Myth of 'Stages'

Many people expect grief to follow a set path. They wait to move through stages of sadness, then anger, then acceptance. But researchers say that grief is not a straight line.

"There's no wrong way to grieve," says Dr. Sarah Stahl, an associate professor of psychiatry at the University of Pittsburgh. "Everyone grieves differently. There's no timeline."

Grief looks different for everyone. It can bring sadness, anger, or a loss of meaning in life. Some people cry often. Others feel numb, restless, or even guilty. These are all normal responses.

"One of the things that can make grief harder is when people believe they are grieving the wrong way, or should be 'further along,'" says Lichtenthal. Her research focuses on meaning-centered grief therapy for parents who have lost a child. "We help people recognize and shift the meanings they are making about their grief, their loss, and themselves, while also strengthening their sense of meaning in life by connecting them with things that matter most to them."

In early findings, parents who went through the therapy reported a stronger sense of meaning in life and sense of connection to the child they lost. Lichtenthal says, "It's not about moving on, but about learning to coexist with grief while finding ways to stay connected to the person who died and engaged in life."

The Body's Response

Grief doesn't just affect your emotions. It can take a toll on your body. Physical symptoms can include headaches, loss of appetite, fatigue, dizziness, and trouble sleeping.

Older adults who lose a spouse face unique challenges. They may be dealing with changes in their own health challenges and are more likely to feel socially isolated, which can make grieving harder.

Stahl's study helped older grieving adults rebuild regular routines around sleep, meals, and physical activity. These three healthy habits are often disrupted after a loved one dies. The online program provided daily digital check-ins and health coaching. Even without in-person contact, participants showed real improvements in their depression and anxiety symptoms.

"Focusing on simple, healthy routines is very empowering," Stahl says. "It helps people work through their grief by taking care of themselves."

Sleep plays an important role in healing. It supports brain health and helps people process emotions and memories. Stahl's research suggests that rebuilding healthy sleep habits may be one of the most important things a grieving person can do for their health and well-being.

Feeling Stuck

Most people adapt to loss over time. But some people get stuck in their grief for much longer. They can develop a condition called Prolonged Grief Disorder, or PGD.

People with PGD feel intense grief for more than a year after a loss. They may think constantly about the person who died, feel unable to connect with others, or believe the future holds nothing for them. Unlike normal grief, these feelings do not ease with time and can make it difficult to get through the day.

Dr. Holly Prigerson, a social scientist at Weill Cornell Medicine, spent years working to get PGD formally recognized. Her research showed that this form of grief is distinct from depression and requires its own approach to care.

"Before PGD was formally recognized, many grieving people were misunderstood or misdiagnosed," Prigerson says. "We didn't invent a new problem. We gave a name to something people have been struggling with for centuries."

Risk factors for PGD include losing someone who was central to your identity, a history of depression or anxiety, social isolation, financial hardship, and sudden or traumatic loss. Parents who lose a child and isolated older spouses also face higher risk.

"The term 'prolonged grief disorder' doesn't mean that grief that continues beyond one year is, by itself, a disorder," says Lichtenthal. "The concern is when grief remains so intense, persistent, and disruptive that a person feels unable to re-engage with life."

What Can Help

There are many things you can do to support healthy grieving for yourself and others. One of the most important is to give yourself or your loved one permission to grieve. Trying to push grief away often makes it harder, not better.

Being flexible in how to cope also matters. There is no one strategy that works for everyone or every moment. Sometimes talking helps. Sometimes a walk, a regular routine, or quiet time is what you need. Try different things, notice what helps. If it's not, be willing to try something else.

When supporting someone who is grieving, let them know you are there for them. Keep checking in. Respectfully acknowledge their loss and show empathy. Use phrases like, "I know I can't fully understand what you're going through, but I'm here for you." Avoid phrases that minimize the loss, like "Everything happens for a reason." It can be especially helpful to offer support like bringing meals, helping with errands, remembering important dates, or continuing to reach out over time, not just after the initial loss.

Prigerson's current work focuses on social connection to help with grief. It uses an online tool to match people who are grieving with others who share similar experiences. "Sometimes the most powerful support comes from someone who has walked the same path," Prigerson says.

Not everyone needs professional counseling for grief. Many people find their way through with the support of family, friends, faith, or other sources of connection. But if you're feeling "stuck" after a significant loss, or if your grief is making daily life difficult, talk with your doctor or a licensed counselor who specializes in grief.

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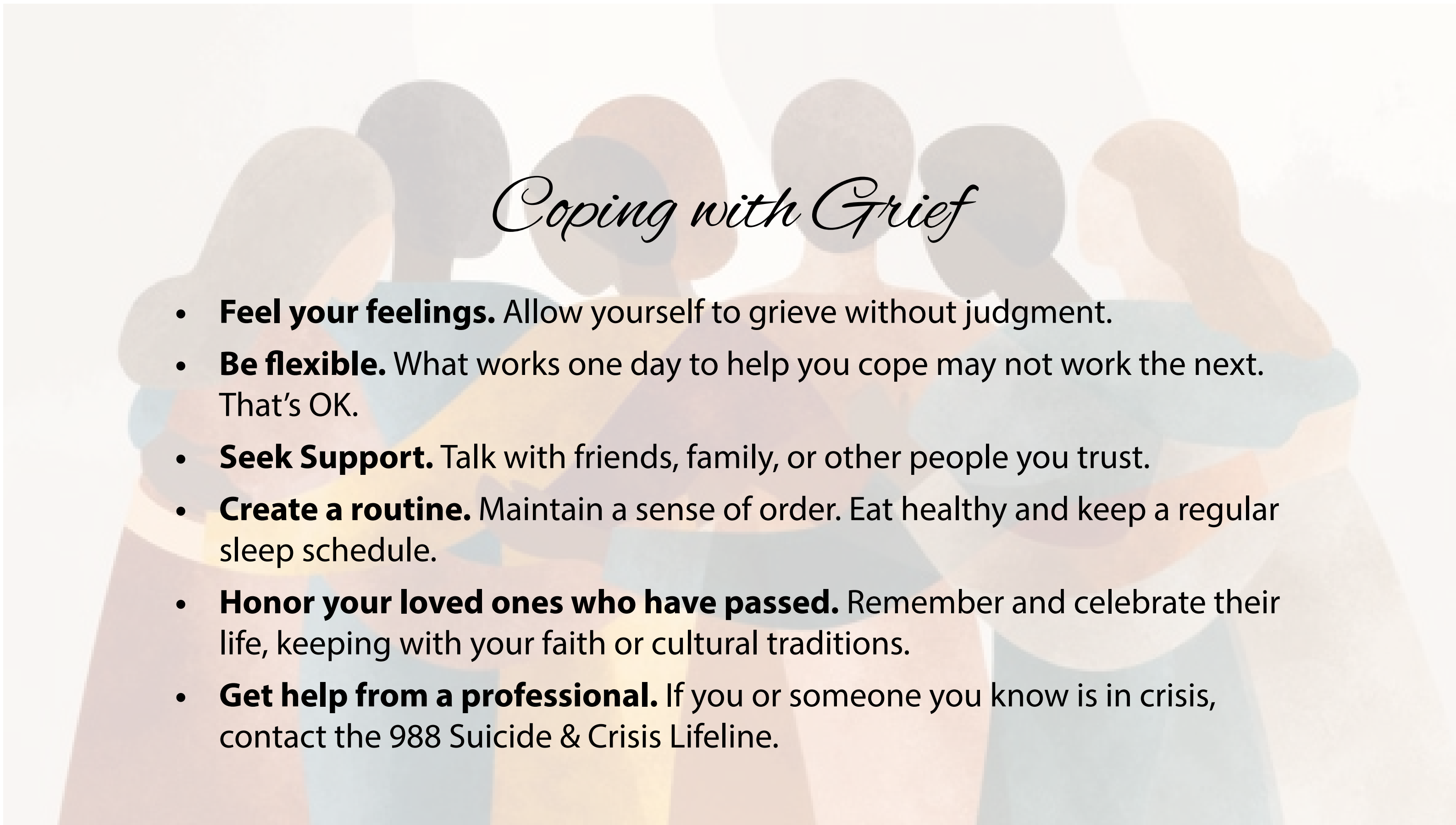

Coping with Grief

- **Feel your feelings.** Allow yourself to grieve without judgment.
- **Be flexible.** What works one day to help you cope may not work the next. That's OK.
- **Seek Support.** Talk with friends, family, or other people you trust.
- **Create a routine.** Maintain a sense of order. Eat healthy and keep a regular sleep schedule.
- **Honor your loved ones who have passed.** Remember and celebrate their life, keeping with your faith or cultural traditions.
- **Get help from a professional.** If you or someone you know is in crisis, contact the 988 Suicide & Crisis Lifeline.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of American Workers Association will be held at 12645 Olive Blvd, Suite 300A, St. Louis, MO 63141, on Wednesday, September 2, 2026 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY
American Workers Association
September 2, 2026 Annual Meeting of Members
THIS PROXY IS SOLICITED ON BEHALF OF AMERICAN WORKERS ASSOCIATION

The undersigned member of American Workers Association does hereby constitute and appoint the President of American Workers Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of American Workers Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [ ], or to [ ] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:
   Jay Delsing, Dale Turvey, and Nathan Dierking

2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: ____, 2026

Signature ____

Name (please print) ____

Please date and sign and return promptly to 12645 Olive Blvd, Suite 300A, St. Louis, MO 63141 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
July 29, 2026
Date

How To Help Your Family Prepare For Your Child's College Tuition Bills

(BPT) - Key takeaways

- ***Paying for college is possible by drawing on multiple sources.***
- ***Beyond federal student loans and scholarships from schools, many other sources of potential funding exist.***
- ***You can bridge the gap between financial aid received and total college expenses with a private student loan from College Ave.***

Getting ready for your child to start college in fall 2026? You probably have a long to-do list before move-in day, but topping the list is ensuring you can cover all the expenses.

While the costs of tuition, room and board can seem overwhelming, a Parent Survey by College Ave found most families pay for higher education by combining multiple funding sources, including scholarships, grants and student loans.

The survey also found that parents overwhelmingly believe in the importance of a college degree for their child's future. To help parents during this crucial time, College Ave shares tips for managing expenses.

How can I access financial aid?

At this point in the process, you filled out the Free Application for Federal Student Aid (FAFSA), your child was accepted into one or more schools and chose where to enroll. The college or university sent a financial aid award letter indicating how much in grants, scholarships or federal student loans your child may receive.

After your child submits their college acceptance form, aid is usually disbursed directly to the school toward tuition, room and board. Contact the school's financial aid office regarding financial aid disbursements, remaining bills and deadlines.

How should I tackle a college budget?

Today's tuition, room and board costs are high, which can make higher education seem unattainable. However, there are many ways to lighten the burden. For example, most schools offer payment plans to spread tuition bills throughout the year, interest-free.

Most families combine multiple resources to pay for school. According to the College Ave Parent Survey, these were the top sources:

* Regular income and savings: 67%

* Grants/scholarships: 64%

* 529 account: 45%

* Federal student loans: 41%

* Child will work: 39%

* Parent loan (parent solely responsible): 18%

* Parent side hustle/second job: 17%

* Private student loans: 16%

Colleges often provide a Net Price Calculator (NPC) on their websites to help families estimate actual costs after financial aid is taken into account.

It's also recommended to have an honest discussion with your child about expenses, involving them in decisions about working part-time while in school and exploring ways to lower costs.

51% of parents were willing to defer retirement for their child's education.

Where can I find other sources of funding?

According to the Parent Survey, 51% of parents were willing to defer retirement for their child's education, while 69% made additional personal sacrifices or deferred putting money in personal savings to help pay for their child's college.

However, additional research may help you find untapped funds to defray some expenses. Beyond Federal and school-based aid, millions of dollars in private scholarships are awarded each year, as well as grants from local civic groups or even your employer, many of which go unclaimed. If your family belongs to any civic organization, house of worship or community group, it's worth asking about education funds.

It pays to keep searching for grants and scholarships throughout the summer and the first year of school. Many may relate to your child's field of study, place of birth, background or interests rather than school performance. Your child should contact their high school counselor and chosen school's financial aid office to explore additional opportunities.

Your child can also check online scholarship databases and your state's Department of Education website. One easy, no-essay scholarship to apply for is from CollegeAve.com/scholarship - a new winner is selected each month.†

What are a few ways to reduce expenses?

If your child took AP or community college classes, they could transfer credits to their chosen school. They can still consider taking community college classes this summer, or any summer during their college career, to fulfill requirements and potentially graduate early. Check with their college to ensure credits are transferable.

Students may find other ways to economize, like sharing dorm accessory costs with roommates, carpooling or using public transportation. Consider buying used textbooks, renting textbooks or using free digital copies through the university library.

When should I consider private student loans?

You may already be borrowing funds to help pay for college. In fact, it's smart to use Federal student loans in your child's name first, as they offer unique benefits including income-based repayment not typically offered by private lenders.

However, there may still be a gap between received aid and college expenses. This is where a private lender with flexible repayment plans and good customer service can come in, like College Ave. To make your decision easier, you can estimate future monthly payments, rates and repayment terms at CollegeAve.com/calculators.

For more information on planning and paying for college, visit CollegeAve.com.

†No purchase necessary to enter or win. See official rules for details.

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Membership Services Office
12645 Olive Blvd, Suite 300A
St. Louis, MO 63141

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For information regarding your membership and association services, call or write:

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American Workers Association
12645 Olive Blvd, Suite 300A
St. Louis, MO 63141

1-800-992-8044 or (636) 530-7200

Benefits may not be available in all membership levels. For more information, or to upgrade your membership, please call 1-800-387-9027.

American Workers Association (AWA) is a non-profit organization serving the goals and needs of the independently employed across the nation. Since its inception in 1995 AWA has been dedicated to providing benefits and resources to help its members, as well as advocacy opportunities so they can have a voice on issues to positively impact their lives.

Despite changes to the economy and the health care landscape that have made an uncertain future, AWA is focused on assisting its members in any way possible and growing into a leader for everyday families.

AWA