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Tips to pay off student debt early

The Canadian Federal Government has made a commitment to pay down student debts for its counterpart, owing to their American counterparts, owing an average of $28,000 after four years according to the Canadian Federal government of Students. Student loan debt is low in high-interest loans. Many students have shown that they can consistenly make payments in full and on time.

Tips to pay off student debt early (517 words, US, UK, CAN)

Recent college graduates may be entering the job market with degrees in tow, but many also are leaving school with sizable amounts of student loan debt. According to a 2017 report from the Federal Reserve Bank of New York, student loan debt rose for the eighth consecutive year, while Debt org reports that student debt in the United States totaled $1.4 trillion in 2017. Canadian students are not faring much better. Canadian students are leaving school with sizable student debts to do just that.

% Make more frequent payments. Many homeowners pay their mortgages off early by making bi-weekly payments. Doing so means they will make 26 half payments, or 13 full payments, each year as opposed to the 12 full payments made by homeowners who pay on a monthly schedule. The same approach can be applied to student loans. That extra annual payment each year can gradually chip away at loan balances, helping borrowers pay loans off before they reach maturity.

% Prioritize paying off high-interest debts. Many students finance their educations by taking out multiple loans. If these loans come with different interest rates, borrowers should pay off the high-interest loans first to reduce the amount they’re spending on interest. Borrowers will need to make minimum payments on other loans, but any extra money they intend to pay each month should go toward paying down the high-interest loan. Many recent college graduates do not have lengthy credit histories, and some might be carrying low credit scores. Once such borrowers have shown that they can consistently make payments in full and on time, they can approach their lenders to refinance their loans in the hopes of getting a lower interest rate reflective of their creditworthiness.

Tips to hang photos and artwork with ease

How to hang photos and artwork with ease (515 words, US, UK, CAN)

Personal touches turn a house into a home. Hanging artwork, whether they’re personal photographs or artworks, can really change the character of a room. Unfortunately, some people may not know the proper ways to display pictures on a wall. Design maven Martha Stewart advises that the first step is to gather all of the pictures that are in consideration for hanging. This will enable a person to see what is available and edit their selection based on the space available, theme or color scheme. Having the artwork where this falls within the height of the artwork will allow a person to move it around like a puzzle until the placement feels just right.

Next, plan on hanging artwork at 57% inches on center, according to the renovation experts at Apartment Therapy. The center means the middle of the photo or painting will always be at 57% this measurement represents the average human eye height. This height is regularly used as a standard in many galleries and museums. When the goal is to hang multiple pictures, treat the entire grouping as a single unit. This means creating the layout and finding the center of the middle piece of the grouping. To make picture grouping effective, use paper templates with arrows to indicate whether the artwork will be hanging horizontally or vertically. These templates can then be easily taped to the wall and rearranged until the grouping is ideal. There are no hard and fast rules concerning frames, meaning they do not all have to match. But placing framed artwork side by side can give a person a feel for whether the images and the frames work together in the space. Some people like to use frames of similar colors and sizes. Others want the eclectic mix-and-match appeal. It ultimately up to the homeowner. Measuring is key to hanging a picture correctly on the wall. Take into consideration the type of attachment, whether it’s D-rings, sawtooth hangers, wire, or other fasteners on the back. Measure the wall to achieve the 57% center location and then calculate where this falls within the height of the artwork and frame top. Adjust accordingly and mark. Then measure the...
How to save on college housing costs

How to save on college housing costs (471 words, US, UK, CAN)

College is expensive, and the costs are only rising. Scholarships and grants can help mitigate the costs of higher education, but even if you receive such aid, you could still find yourself struggling to make ends meet. Luckily, there are many ways you can save on college housing costs.

Ways to reduce household trash

Ways to reduce household trash (467 words, US, UK, CAN)

Homeowners may feel like they are always taking out the trash. Actively deciding to generate a lot of garbage, and it not uncommon to find yourself emptying a trash can multiple times every single day.

The average American produces 4.4 pounds of trash each day. That means the average family of four can generate 17.6 pounds of trash a day. Every year, Americans produce 254 million tons of trash. The Conference Board of Canada found Canadian families produce more garbage per capita than any other country. To combat this waste, sanitation systems, which remove garbage in a timely manner, it difficult to get a good handle on just how much trash families produce. If you look at the statistics and the size of landfills clearly illustrates that garbage is a concern. Thankfully, there are ways to cut down on personal waste.

Recycle as much as you can. Post a list of all items that can be recycled in your home and make sure everyone is aware of what is recyclable.

Avoid buying disposable products. Reusing items over and over saves money and resources. Many disposable products are packaged in plastic, which may be produced with toxic substances that can leach into the environment.

Use old rags for cleaning. These rags can be washed and reused again and again. Mended broken items if possible. Before tossing something into the trash, figure out if it can be repaired. A simple fix may breathe a few more years of utility into the product.

Cook only what you need. The UN Environmental Program estimates that one-third of the food produced for human consumption is wasted each year. Keep food in the refrigerator and freezer until needed. Use leftovers efficiently. Stick to portion sizes when cooking, and find uses for foods (farms may take food scraps for pigs) before tossing them in the trash.

Carbon dioxide reme...
Recognize the signs of hypothermia

Recognize the signs of hypothermia (502 words, US, UK, CAN)

The arrival of cold weather provides opportuni-
ties to romp in the snow, ski the slopes or enjoy an
afternoon ice skating on a frozen pond. But spend-
ing time outdoors in the cold or even in indoor
space that is not adequately warmed can result in
a serious health condition known as hypothermia.

Hypothermia is defined as a potentially dangerous
decrease in body temperature that is usually caused
by prolonged exposure to cold conditions. Out-
doors enthusiasts risk for hypothermia increases as
western temperatures fall, and temperatures go even
further. However, hypothermia can occur other
times of the year if the body is chilled. For example,
hypothermia can occur when boats capsize and
boaters are suddenly tossed into a body of water, or
when hikers get caught in the rain during evening
hikes. Yoga’s normal body temperature is 98.6 F (37 C),
and hypothermia begins when body temperature falls below 95 F (35 C).

When the body reaches lower temperatures, this
can affect the heart, nervous system and certain
organs, advises The Mayo Clinic. If left untreated,
hypothermia may lead to cardiac and respiratory
arrest. Early symptoms of hypothermia include shivering,
fast breathing, cold and pale skin, tiredness, con-
fusion, and slurred speech. As body temperatures
drop, shivering may stop and a person may faint.

Hypothermia frequently develops when people are
exposed to the cold without warm and dry cloth-
ing. Hypothermia also may develop

How humidity can make homes more
comfortable

How humidity can make homes more com-
fortable (439 words, US, UK, CAN)

Central heating and cooling systems have revolu-
tioned the way we heat and cool our homes. Many
homeowners make their homes comfortable. But many
people forget that heating and cooling systems have a tendency
to make areas in their homes more dry than
they would be if the windows were open.

Without adequate ventilation and humidity, inside
health conditions are

Simple ways to be more charitable

Simple ways to be more charitable (463 words, US, UK, CAN)

Recognize the signs of hypothermia

Hypothermia occurs when body temperature drops below the
normal range. It is a serious health risk.

When people get wet or are caught unaware of
changes in weather. Wind removes body heat effec-
tively, and direct contact with cold surfaces also can
bring on hypothermia more quickly.

Infants and the elderly may be at a higher risk of
hypothermia because their bodies are attuned
attenuated to regulating temperature. Older adults
may be at higher risk, especially after spending several
hours in a house with no heat during a power out-
tage. The Mayo Clinic adds that medical conditions
affect the body’s ability to regulate body temperature, and certain medications may elevate
risk as well.

To prevent hypothermia, health experts advise
recalling the acronym COLD: Cover, Over-
exertion, Layers, Dry.

According to the Mayo Clinic, COLD is an acro-
nym that incorporates some of the easiest steps is
to prevent hypothermia: cover your body, do not
exert yourself physically, dress in layers, and
make sure you are dry.

Do-it-yourself remedies

Do-it-yourself remedies are simply ways to put
humidity in the air. One

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How millennials spend their money

How millennials spend their money (446 words, US, UK, CAN)

Millennials include people born between 1980 and 2000. Millennials have become an influential demographic, social norms and mores, millennials also are affecting the economy. Forbes says that many millennials have a shaky relationship with money, due in some part to the fact that they lived through one of the worst recessions the United States has experienced in decades. Couple that with staggering student loan debt and it’s easy to see why millennials may be facing an uphill battle when it comes to their finances. Millennials are facing particularly short regard to saving money. According to a 2017 GOBankingRates survey, 37 percent of Americans have around $1,000 in savings. Sixty-seven percent of young millennials, between ages 18 and 24, have less than $1,000, says the survey. Canadians are saving even less, even though in the early 1980s Canadians of most ages used to save more on average than the US, UK, and Canada.

How to keep pets safe in winter weather

The arrival of cooler weather sparks various changes. Chilly air and precipitation can be dangerous, especially to pets that are unaccustomed to changing temperatures. Pet owners may be well aware of the hazards of warm weather, including leaving pets in hot cars. But cold weather also has its share of risks. Here’s how to keep pets safe and secure.

% Schedule a well visit. The American Veterinary Medical Association suggests scheduling a visit with a veterinarian to check for any medical issues. Cold weather can aggravate symptoms of certain conditions, such as arthritis. A thorough examination can shed light on potential problems.

% Keep homes humidified. Going in and out of the house and moving from cold air to dry indoor heat can affect pets’ skin. Itching and flaking may result, causing pets to scratch at such areas. Maintain humidity in the home for comfort. The ASPCA also says to reduce butting to help preserve essential oils on the skin.

% Protect paws outdoors. Pet paws are sensitive to sand, ice, snow, and chemical ice melts. Massage petroleum jelly or another protectant onto paw pads, or consider the use of pet booties.

% Keep pets indoors during winter. Pets should not remain outdoors for long stretches of time in frigid temperatures, even if they are accustomed to roaming during other seasons. Pet owners can also provide a warm place in the home for pets to call their own. Many pets have been known to get frostbite or even die from exposure to the cold. If a pet is cold, pets should have access to a heated house and contact information.

% Update identification. Snow and ice can make it difficult to locate lost pets. Ensure pets have identification on their collar, tags, and microchips.

% Same-day delivery. A Shop.org survey indicated that one-third of pet owners prefer same-day delivery for their pet products and services. A Shop.org survey indicated that 33% of pet owners prefer same-day delivery for their pet products and services.

% Experiences. Fund- ing experiences is a high priority for Gen Y. This includes concerts, sporting events, live performances, and other special events more so than possessions or career status, others. Forbes.

% Retail goods and dining. TD Bank found that millennials make more retail purchases and dine out more than other generations, but generally spend less money overall.

% Healthcare. Millennials spend about $1,000 more on healthcare expenses than the generations that preceded them, states financial resource Mother Jones. Housing and education costs also have risen, contributing to a smaller pool of savings.

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