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How to begin building a credit history

Credit scores play a significant role in the lives of millions of adults across the globe. A strong credit history can help people secure more borrower-friendly terms on home and auto loans, potentially saving them thousands of dollars.

Credit scores are not typically on the minds of young adults who are years away from purchasing their first homes. However, young adulthood is a great time to begin building a strong credit history. By laying a strong foundation now, young adults can reap significant rewards when they try to finance major purchases, such as cars and homes, down the road.

- **Open a credit account.** It's important to begin building credit histories once you're eligible, as young people with no credit histories may find it hard to get loans or even apartments of their own. Cosigners can help, but loans secured with cosigners won't do much to improve young people's credit scores. Borrowers want loan applicants who have shown they can pay their own bills, and

length of credit history is one of many variables that are used to determine borrowers' credit scores. A long history that documents a young person's track record of paying bills on time is to his or her advantage. Many credit card companies issue credit to applicants as young as 18, so young people should not hesitate to begin exploring their options. The online financial resource NerdWallet notes that young people with no credit history may need to apply for secured credit cards. Unlike more traditional cards, secured cards are backed by upfront cash deposits. However, secured cardholders must still make payments on time and will still incur interest charges if they don't. These cards can be a great way for young people to begin showing lenders their creditworthiness.

- **Apply for an installment loan.** Installment loans are another great way for young people to build their credit histories. According to the credit reporting agency Experian, auto loans are among the easiest types of loans to obtain. Young bor-



rowers may need cosigners, though some lenders may not require that. Young people who want to buy new vehicles can avoid leaning on their parents to facilitate their purchases and instead take out an auto loan that requires monthly payments. A track record of making installment loan payments on time and in full is a great way for young people to prove their creditworthiness and improve their credit scores.

- **Ask your landlord to help.** Young people who rent and pay their rent on time might finally be able to benefit from that. In the past, the only way rent

payments were included on credit reports was if tenants were delinquent with their rent payments and subject to lawsuits or were reported to collection agencies. However, Experian recently started to include positive rental payment information in their credit reports. Young people with histories of making rent payments on time can ask their landlords to report their positive payment histories to the credit bureaus.

Strong credit histories can benefit adults from all walks of life. It's never too early for young adults to begin building their financial reputations.

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How to practice social distancing during a pandemic

As COVID-19 continued to spread across the world, it quickly became evident that the public would have to take drastic measures to slow the transmission. In addition to practicing generalized sanitation and good hygiene, people in some of the hardest-hit clusters were advised to take additional, more aggressive measures. Quarantines and travel restrictions were implemented, and the term "social distancing" became a buzzword.

Social distancing involves people keeping a physical distance from each other during disease outbreaks in order to slow transmission rates. Social distancing also is employed to lessen the impact of the disease on the medical care system, which quickly can become overwhelmed with a high number of cases presenting in a short period of time. In best-case scenarios, social distancing also may enable a few people to avoid infection until a vaccine is available.

So how can people socially distance themselves? Here are some of the recommendations from the Centers for Disease Control and Prevention, the World Health Organization and other leading health groups.

- **Opt out of group**



events. Steer clear of events, whether meetings, sports games, conferences, and other gatherings where large amounts of people congregate together.

- **Stick to non-contact greetings.** Avoid hugs, kisses and handshakes. Substitute a smile, a wave or a bumping of elbows, instead.

- **Practice remote learning.** Students who attend large schools, such as high schools, universities and colleges, can continue their studies via remote learning and virtual classes instead of gathering in classrooms.

- **Work from home.** Many companies are now equipped to allow employees to work from home all the time or a portion of the time. Businesses can encourage employees to stay home and utilize the internet to get their work done.

- **Stagger commute times.** Commuters in urban areas

can consider staggering work hours so that they help curb crowds on public transportation.

- **Alter shopping schedules.** Try to visit stores in the early morning or late at night when they are less likely to be crowded.

- **Make changes in worship practices.** Celebrants may have to make modifications to the way they worship. The Catholic Diocese of Trenton, NJ, recently advised all diocesan churches to halt the distribution of the most precious blood (wine) from communal chalices; encouraged clergy and eucharistic ministers to sanitize their hands before distributing the eucharist; and parishioners to avoid contact during the sign of peace.

Common sense is key to stall disease transmission, and social distancing can be an important public health measure.

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How to save on college housing costs

College is expensive, and the costs are only rising. Scholarships and grants can help mitigate the costs of higher education, but even students who receive such aid could find themselves scrambling for ways to make college more affordable.

Housing is one of the more expensive costs for college students and their families. According to the College Board, the average cost for room and board during the 2016-2017 school year was \$10,440 at four-year public schools and \$11,890 at private colleges and universities. And those costs typically cover housing for just the

school year, which may last anywhere from six to eight months. However, there are ways for students and their families to reduce those costs.

- Examine your dormitory options. Many schools assign students to dormitories for their freshman years, giving students little say with regard to where they will live. However, students might have more input in their housing come their sophomore, junior and senior years. Some dorms might be more attractive and offer more amenities than others, but students and families looking to save money on housing costs should opt to live

in the most budget-friendly dorms available to them. In addition, choose to live with a roommate rather than in a single room, as singles tend to cost substantially more than double rooms.

- Sign up to be a resident advisor. Resident advisors, or RAs, often receive free housing in exchange for living in dormitories when they are upperclassmen or graduate students. RAs help newly enrolled or younger students adjust to campus life while also ensuring nothing untoward happens on the floors they're tasked with looking after. Students who may want to apply for RA positions should first

confirm if serving as an RA will affect their overall financial aid package and how great that impact might be.

- Live with roommates even after leaving the dorms. Due to limited space, many colleges insist dorm residents live with roommates. Upperclassmen who are moving out of the dorms and into university or off-campus apartments can save money by continuing to live with roommates. This can be especially beneficial to students who will be living in off-campus housing where amenities such as electricity, cable television and water are unlikely to be included in



the cost of the rent.

- Commute to school. While it might not be ideal, commuting to school can save college students and their families substantial amounts of money. Public university students who did so during the 2016-2017 school year might have

saved nearly \$11,000, or \$44,000 in four years. That's money that can be used to pay tuition or finance postgraduate educations.

College housing costs can be considerable. But budget-conscious students and families can save on such costs in various ways.

How to support local businesses during mandatory restrictions

The outbreak of the novel coronavirus COVID-19 throughout the United States in March 2020 transformed American lives in ways many might never have imagined possible. Social distancing recommendations and restrictions on gatherings of more than a handful of people had a ripple effect on the economy that adversely affected many small businesses.

Small businesses are the backbones of local communities. According to the U.S. Small Business Administration, small businesses make up 99.9 percent of all businesses in the United States and employ 59.9 million employees. The SBA notes that the accommodation and food services sector is the second largest small business industry. Many of these businesses have been hit especially hard as more and more of their regular customers stay at home in the wake of government advisories promoting social

distancing.

But small businesses are vital to local communities, and there are ways to support them and help them stay afloat as they confront the challenges posed by the COVID-19 outbreak.

- Order delivery. It's still possible to enjoy foods from your favorite local restaurants. Many restaurants that had not previously done so have begun to offer delivery services, be it curbside or at-home, and this can provide a great respite for families who have had to cook three meals a day at home for their entire families for extended periods of time. Curbside delivery has made it possible to get takeout meals without compromising social distancing recommendations.

- Recognize that more than food is available for takeout. In response to the COVID-19 outbreak, Governor Andrew Cuomo of New York announced

relaxations on laws governing what can and cannot be obtained via takeout, allowing takeout on goods that were previously restricted in regard to takeout. For example, Cuomo announced that the New York State Liquor Authority intended to temporarily relax regulations regarding the takeout and delivery of alcohol. Utilizing such services can be a great way to support local businesses while still adhering to recommendations designed to slow the spread of COVID-19.

- Purchase a gift card. Gift cards can help small businesses generate revenue at a time when their doors are largely closed to the public. This can be vital to these businesses' survival, and it gives consumers something to look forward to when life returns to normal.

- Help market local businesses. Spread the word when local businesses deliver in the wake of the

restrictions put on them due to COVID-19. Share these experiences via social media or online reviews, and urge your neighbors to patronize these businesses.

Local businesses are suffering during the COVID-19 outbreak. But communities can come together to support business owners and their employees to help these vital businesses stem the tide.



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