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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 your 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 can ask their landlords to report their positive payment histories to the credit bureaus.

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 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 system, which quickly can become overwhelmed with a large 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.

- Stay six feet or more from others. 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. Stay 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.

- 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 the way they worshipped. Parishioners to avoid distributing the eucharist; consecrated wine from communal vessels; the conﬁrmand; the eucharist; 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 distributing the eucharist; consecrated wine from communal vessels; the conﬁrmand; the eucharist; 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

Common sense is key to stall disease transmission, and social distancing can be an important public health measure.
How to save on college housing costs

College is expensive, and for costs are only rising. Scholarships and grants can help mitigate the costs of higher education, but even students who receive such aid should find themselves scrambling for ways to pay 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 $11,440 at four-year public schools and $11,890 at private four-year public schools. According to the College Board, the average cost for room and board during the 2016-2017 school year was $11,440 at four-year public schools and $11,890 at private four-year public schools.

The exPonenT housing guide, Monday, April 6, 2020

How to save on college housing costs

The outbreak of the novel coronavirus COVID-19 throughout the United States has transformed American lives in many ways never before seen. Many restaurants have closed, social distancing recommendations on gatherings of more than a handful of people have a ripple effect on the economy that adversely affected small businesses.

Small businesses are the backbone 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 million employees. The SBA notes that these small businesses make up 99.9 percent of all businesses in the United States and employ 59.9 million employees. 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 still 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 for home for their entire family for extended periods of time. Curbside delivery has made it possible to get takeout foods 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, the New York 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 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 government advisories promoting social distancing.

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