

## Best of luck, Boilermakers!

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# Student Loans: avoid a summer of scams

BY WINTEK

From all of us at Wintek: Congratulations, Boilermakers! Whether you're wrapping up your first or final academic term, or something in between, tenacity and hard work has brought you through another year. (If you're finishing your Purdue career, we wish you the best in whatever's next on life's to-do list!)

Even if Wintek's blazing-fast internet helped you through it all, the semester-ending rush of papers, projects and cram sessions can be exhausting. Summer is a perfect time to rest and recharge, but it's also open season for scammers peddling false promises about your student loans. They know you're tired and hope you'll take their bait on offers too good to be true.

You know the drill: Companies promise to strike "exclusive deals" that can restructure, reduce or altogether remove your student loans, but only if you "act immediately."

Are there legitimate companies that work with the U.S. Department of Education on student loan services? Yes. You can find a list of them at [studentaid.gov](http://studentaid.gov). That site also includes a list of known bad actors likely to do ... well, anything to rip you off rather than help you out. (You can also inquire with the Consumer Protection Division of the Indiana Attorney General's office.)

### So how can you spot a scam?

- Receiving unsolicited ads is a red flag. So is aggressive marketing that tries to rush you or put you under a ticking-clock deadline for programs that will soon end or change.

- Requiring upfront or monthly fees to help you is a regular sign of fraudulent activity.

- Fraudsters might ask you to sign and submit a third-party authorization form. This would give a stranger authority to make federal loan decisions on your behalf. Sound bad? It is.

- There is no greater deal-breaker than asking for your Social Security number and / or Federal Student Aid ID login information. Worried your info has been compromised? Log in and contact your loan servicer to ensure nothing has changed without your permission.

- Lastly, we know you've checked spelling on enough papers to last until August ... 2024. But put those proofreading glasses on again. Are there misspelled words, grammatical errors or logos that don't look legit up close?

The bottom line: Go through official government channels for any conversation about student loan payments. OK, we're done. Enjoy the sunshine! Be free!



# It's twister season

## Take action during severe weather

BY EXPONENT  
ADVERTISING DEPARTMENT

According to the National Weather Service, Indiana averages 22 tornadoes each year, and the last one to be confirmed in Tippecanoe County was in 2018. But that doesn't mean severe storms aren't a threat to the area, and it's important to stay safe.

First, get familiar with the difference between watches, warnings and advisories issued by the National Weather Service. A watch is just that – watch for conditions to change, and watch for lightening, hail, thunder, or any other signs of severe weather. Watches indicate that conditions are favorable for the stated weather event. A warning means the event is already occurring, or is likely to occur soon. Using a tornado as an example: A watch would be issued when weather conditions are favorable for a tornado to occur. A warning would occur if rotation, funnel clouds or active tornadoes have been spotted.

Purdue West Lafayette has an outdoor siren system that will sound in local warning situations. In fact, you can hear them being tested each Saturday at 11 a.m. That particular sound should prompt you to take action immediately.

During a tornado warning, seek shelter and tune in to local radio, TV, or weather apps for updates. If you see that severe weather is in the forecast, it's a good idea to make sure all your devices are charged ahead of time in the event of a power outage during the storm.

Take shelter in a basement or the lowest level of a building. Position yourself in an interior corridor of the area away from glass, and be prepared to kneel facing a wall and cover your head. Be sure to wrangle pets as well. Closets, interior

hallways, bathrooms (without metal tubs or away from windows) or under stairwells may be the best choices.

While it is tempting to pull out your mobile phone and get tornado footage, consider your safety and the safety of those around you and opt to pay attention to your surroundings instead.

If you see a tornado while driving, and you can safely find a building in which to shelter immediately, do that. It is your best option for safety. If you cannot, and the tornado is far enough away, drive the opposite direction out of its path. If there is no time for that, stay in your car, buckle your seat belt, lower your head and face away from glass and cover yourself with a blanket, jacket, or whatever you have handy if possible. Contrary to popular belief, it's not safe to seek shelter under a bridge during a tornado, due to the possibility of creating deadly traffic hazards with little protection from flying debris and excessive winds. If you can safely find a location that is significantly lower than the roadway, you could leave the car and lie in that area covering your face and neck with your hands.

During a thunder storm, the most significant danger is usually lightening. If you find yourself outside and you can hear active thunder, that means that lightening is close enough to strike, even if it seems far away. Seek shelter indoors immediately. If you have no shelter, move away from beacons that could be struck, such as trees, poles, or even bicycles. Lower yourself into a crouch to try to avoid being the highest point on the ground for lightening to strike and await the storm to pass.

After a tornado or storm, be mindful of fallen debris and damage. Do not light candles as gas lines could be exposed. Continue to listen to the radio or other sources for updates.



# How to corral spring allergies

BY EXPONENT  
ADVERTISING DEPARTMENT

Each spring, flowers begin to bloom, grass starts to grow and people from all walks of life rekindle their love affair with the great outdoors. Spring also marks the return of a familiar foe: allergies.

Seasonal allergies can put a damper on even the most welcoming spring day. After all, a day soaking up the sun isn't so relaxing when it's also spent sneezing and confronting allergy symptoms like congestion, runny nose and watery eyes. But it's possible for seasonal allergy sufferers to have their spring and enjoy it, too.

### • Pay attention to seasonal allergy trackers.

Seasonal allergies are now easier to track than ever. Pollen.com is an easily accessible and free site that allows visitors to type in their ZIP codes and access daily allergy reports for their towns and cities. Visitors also can see five-day forecasts that can help them plan trips and other outdoor excursions. Weather.com also offers

free allergy reports and forecasts. Individuals with seasonal allergies can make use of these sites and plan their activities based on the information they provide.

### • Stay indoors when allergen levels are especially high.

The Mayo Clinic notes individuals can do several things to reduce their exposure to seasonal allergy triggers, including staying indoors on dry, windy days. This doesn't mean individuals need to lock themselves indoors all spring. But it's important that seasonal allergy sufferers recognize that some days might be too much to handle. A steady rain helps clear pollen from the air, so individuals who are avoiding the outdoors on days when pollen counts are high should be able to get outside after a good rain without triggering an attack.

### • Maintain clean air indoors.

The great outdoors is not the only place where allergens percolate. The Asthma and Allergy Foundation of America notes that improving air

quality in a home can reduce allergy triggers. Air conditioners can prevent outdoor allergens from entering a home, so use units on warm spring days when you might otherwise open the windows. Open windows and screen doors provide easy entry points for allergens like pollen, so turning on the air conditioner when outdoor allergen counts are high can make seasonal allergies more manageable.

### • Consider treatments.

Over-the-counter treatments like antihistamines, nasal sprays and decongestants provide most individuals with sufficient relief from their seasonal allergies. If OTC remedies are ineffective, treatments such as allergen immunotherapy and a consultation with an allergen may be necessary. Nasal irrigation with a saline solution may also be a remedy, and it can be done easily at home any time. Talk to your health care provider before starting any over-the-counter medicines or allergy treatments, as they can counteract or react with other medications.