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LIFE

Give Yourself Some Credit

Put on a suit and dress up all you want—what you wear to the bank probably isn't going to determine whether you get that loan. No matter how hard you try to impress your lender, it is your credit score they want to see. If you have a spotty record when it comes to borrowing and paying back money, it can make a lot of things more difficult. Be smart in managing your credit, or you could end up experiencing some or all of these consequences:

- **Big purchases can be much bigger with bad credit**—Interest rates on mortgages or auto loans will be much higher for you if lenders consider you high-risk. Even worse, bad credit could mean that you won't be able to get a loan at all.
- **Bad credit can affect your living situation, even if you're not looking for a loan**—Many landlords consider credit score to be one of the most important factors in deciding who they want to rent to. Poor credit can result in you needing to find a family member or friend willing to co-sign a lease with you.
- **Your credit history can even affect your ability to find employment**—Many employers check credit reports during their hiring process and may be less likely to offer you the job if you appear financially irresponsible.
- **Protecting yourself from a rainy day can be much harder**—Insurers check your credit before establishing the rates for your plan or deciding whether to offer you coverage at all.
- **A bad credit score can even affect your daily services and amenities**—Cell phone plan providers, cable companies and even utilities like the electric company will also conduct credit checks.

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HOME

Don't Leave Your Wallet out in the Cold

The sun sets earlier, the house gets colder and your bills go up. That's life in the winter for a lot of us. Piling on layers and blankets isn't always a viable solution, so consider these tips for reducing your winter utility bills:

- Inspect your home for any areas, particularly around windows and doors, that might need to be sealed in order to keep heat from escaping and stop cold air from seeping in.
- Check your radiators and vents to make sure that they are not blocked so that warm air can circulate more efficiently through your home.
- Use a programmable thermostat to lower the temperature when you are not home and warm things up before you return.
- Inspect your furnace filter and replace it if it is dirty. Consider purchasing a reusable filter that can be periodically cleaned rather than thrown out and replaced.
- Close vents and shut doors to rooms that are not being used in order to make it easier for the rooms that you are using to be nice and toasty.

AUTO

Handle the Pressure or Your Tires Could Fall Flat

When it comes to cars, there are a lot of things for us to maintain and pay attention to. But one important task that might slip through the cracks is keeping the correct tire pressure. Incorrect tire pressure can result in a number of different misfortunes, ranging from an inconvenience like a flat tire to a life-threatening situation like not being able to swerve or brake in time to avoid an accident.

Tire pressure can hit your wallet too—The Department of Transportation estimates that, every day, approximately five million gallons of gas are wasted due to incorrect tire inflation. Here are some tips for avoiding these situations:

- **Check often**—Tires are in a constant state of losing air. Cooling temperatures, altitude changes and road debris can all affect the rate at which your tires deflate, so make sure you don't wait too long to check them.
- **Know when to check**—Tire manufacturers say that you should check tires when they are cold in order to get an accurate reading. Warmth will raise the pounds per square inch (PSI) reading, so measure before you start driving or at least three hours after.
- **Know your target**—Check the owner's manual or look for a sticker on your vehicle that lists the correct tire pressure. The sticker is usually located on the inside of the driver's door, in the glove box or inside the fuel door.

IN THE KNOW

Ready to Rent? Make Sure You Dwell Well

For many, it might only be a step on the way to home ownership, but renting can bring a lot of the same stressors and concerns as buying. Here are some things to look out for as you search for a place to live:

- **The numbers**—Make sure that you can afford to rent. Missing payments can lead to eviction. The U.S. Housing Department suggests that you should not allocate more than 30% of your income for rent. Be certain that you also budget for other expenses, such as utilities, if they are not included.
- **The surroundings**—Take location into account, and factor in things like how safe a neighborhood is or how long your commute may be.
- **The management**—Be aware of what will or won't be your responsibility when it comes to maintaining your apartment. Do some research on the rental company and consider asking current tenants about their experiences with the building and the landlord.
- **The condition**—Carefully inspect your potential future home for issues. Be on the lookout for things like mold and pest problems, and make sure that the apartment's appliances and locks work.

INSIGHTS