

# APRIL NEWSLETTER

## Simple Steps to Help Raise Your Credit Score

- \*Dispute any mistakes that you find on your credit report (dispute the credit error with the reporting credit bureau as well as the creditor).
- \*Make sure you are the primary user on accounts (you will get the most points on your credit score).
- \*Open a secured credit card account (your credit line will be equal to the deposit you put down on the card, if you fail to make your payments, the company keeps your security deposit).
- \*Ask for higher credit limits (but keep your balance down).
- \*Pay down your credit card quickly.
- \*Keep all credit cards open (this will increase your credit age).
- \*Pay your bills on time.
- \*Set up monthly payments to come out automatically.
- \*Diversify your credit (have a mortgage or personal loans too).



(O) 731-588-5057

(F) 731-588-5058

### Office Hours

Monday, Tuesday,  
Thursday and Friday  
8:00-1:15

Wednesday 8:00-12:00

We will be closed  
April 15th, 2022 for  
Good Friday



## Spring BRINGS NEW growth, weed Out The bad & MAKE ROOM FOR SOMETHING beautiful

### Want to declutter?

Declutter room by room

Don't over do it (try 2 hours at a time)

\*How to get rid of clutter? Have a garage sale, recycle, or donate.

Note: if you don't want your house to look cluttered you have to actually get rid of stuff.

### Three Yard Care Tips Heading Into Spring

- 1) Plant more ,early and often (Flowering plants, bushes, grass, and trees often take time to grow) You will have more time to enjoy the benefits.
- 2) Consider the full picture (Your yard is an important part of the connected ecosystem, and adding flowering plants, trees, and shrubs gives wildlife and pollinators food and shelter)
- 3) Care for your yard properly (Only water when necessary) Less water causes grass to send its roots deeper—vertically—seeking water.

### 5 Biggest Yard & Patio Staging Mistakes

- 1) Overgrown landscaping
- 2) Lack of furniture
- 3) Clutter
- 4) Dust and dirt