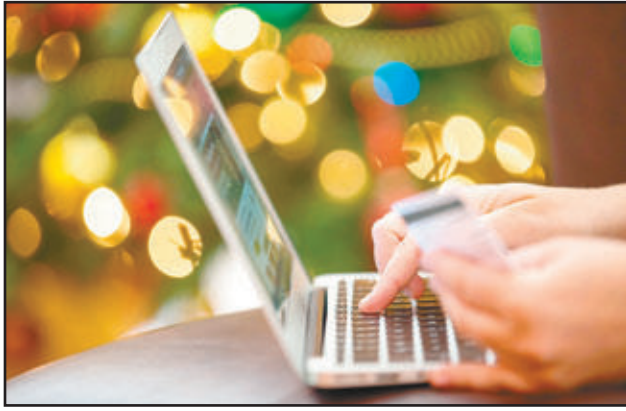


# Avoid the naughty list: Don't let the holidays ruin your credit

(StatePoint) Looking for the “perfect gifts,” paired with enticing retail discounts and deals, can pressure holiday shoppers to spend more than they can afford. As a result, consumers may max out credit card limits or miss payments, negatively affecting credit scores. In addition, store credit cards may offer instant discounts that are tempting at the register — but that new application could decrease your credit score.

Not having enough money for presents and the strain holiday shopping puts on their finances are big causes of anxiety for many consumers, according to a recent Experian survey. However, many of these same consumers seem to be on the right track: in the survey, respondents listed several smart financial resolutions, including 28 percent who want to improve their credit scores, while almost 50 percent said saving more was a New Year’s resolution.

But understanding how



**SHOPPING BUDGET** — Shoppers should stick to a budget and not max out their credit cards this holiday season to avoid being on the naughty list.

your credit score is calculated is critical. With this mind, here are some key factors:

- **Payment history:** Accounting for roughly a third of your credit score, paying loans on time is crucial; too many late payments can decrease your score.

- **Balance:** You never want your credit card balance to be higher than 30 percent of your credit limit — on a single card and across all of them. Keep balances low to keep your

score high.

- **Credit history:** Those who’ve never used credit before will likely have a low score, or no score at all, while credit accounts that have been active for a long time reflect positively on your score, as does a healthy mix of accounts,

such as having a mortgage, a few credit cards and auto loans.

- **Staying out of hot water:** Many people believe that financial transactions like rent, utility and telecommunications payments impact credit scores, but in fact, these are not factored in by many scoring companies. However, if you don’t pay bills and they get turned over to a collection agency, this could affect your credit score. Severely delinquent accounts are often reported to the credit bureaus.

“While it’s fun to give to others during the holidays, make sure to give yourself the gift of not getting into debt,” says Rod Griffin, director of Public Education at Experian. “Stick to a shopping budget. Only use credit cards for an amount you can pay off and pay the bill in full on time. You’ll

lose your cheer quickly after the New Year if you face a mountain of debt.”

A positive credit profile and history of using credit smartly can open up financial opportunities, like getting a car loan or home mortgage. There are clear benefits to building your credit file, but if you don’t build it responsibly those gains won’t be felt. To plan for the holidays and 2019, visit [experian.com/education](http://experian.com/education) for information about credit scores, as well as personal finance tips.

“Credit is a tool to be used wisely,” adds Griffin. “If you check your credit score regularly and make strategic decisions on when and how much credit to use in the short-term, it will benefit you when you absolutely need credit to make a large purchase or for an emergency expense.”

## Welcome to our gift guide

Second-graders from the Obion County and Union City school systems are offered the opportunity each year to share their Christmas wish lists with The Messenger.

The first batch of letters to Santa Claus are included in this annual gift guide. We will continue to feature these letters, which are printed as they were written by the students, until each one has been shared with our readers, right up until Christmas.

We are also forwarding the requests to Santa Claus so he will have plenty of time to consider all hopes and dreams.

We hope you enjoy them all.

### Great Gift Ideas for the Holidays!

Gift Cards • Christmas Items • Higher Ground Coffee Mugs • Chocolate Covered Espresso Beans  
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Everyone wishes for silver and gold...

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EARRINGS, 1/4 CT TW  
REG \$199; SAVE \$100

**SALE \$149**



BRACELET, 1/4 CT TW  
REG \$249; SAVE \$100

**SALE \$299**



PENDANT & EARRINGS SET, 1 CT TW\*  
REG \$449; SAVE \$150  
\*Sold only as a set

Make her wish come true!

Don't miss this special sale—limited time only!

**SALE \$199**



10KT GOLD, TWO-STONE DIAMOND RING, .12 CT TW  
REG \$299; SAVE \$100

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10KT GOLD, .10 CT TW  
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LAY-AWAY with 25% DOWN!

GIFT CERTIFICATES FREE GIFT WRAP

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Experience the Joy of Giving!

## POWER HOURS

5 SEASONS UNION CITY LOCATION

12-1PM SELECT JACKETS \$50 OFF & SUITS \$75 OFF  
(Excludes Navy Blazers & Solid Black Suits)

1-2PM SOUTHERN TIDE 25% OFF

2-3PM GENTEAL 25% OFF

3-4PM Select Group Tees BUY 3 GET 30% OFF

4-5PM All YOUTH Sportswear 25% OFF and Cashmere Overcoats \$50 OFF

5-6PM ALL Boots & Shoes 25% OFF

MORE IN-STORE SPECIALS THROUGHOUT THE DAY!

Discounts are given during the listed times and are non-transferrable between the Martin and Union City Locations. Holds and Layaways excluded from sale.

ENTIRE STOCK 8:00 - 12 NOON ONLY

25% OFF

Bonus Specials after 12 Noon Fri. thru Sat.  
(Excludes Designer Fragrance Only)

Five Seasons wants to be your men's clothing store for the holidays!

**New Shipment of Cashmere Overcoats!** (Union City Store Only)

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# What's under your tree?



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