

How to Score Good

Credit Here are some ideas for boosting your score, raising your limits and improving your rep one credit card statement at a time.

1. Pay bills on time and reduce the amount of debt you have. This includes credit cards and every kind of installment debt you currently owe.

2. Pay off credit card bills entirely each and every month. If that's not doable, *do* be sure to pay them by the due date (preferably beyond the minimum) and come up with a plan to pay them off fully...soon.

3. Set up text and email reminders. Lenders and creditors are pretty modern these days. Most will sign you up for this option before you take that first swipe.

4. Automate your bill payments. By enabling automatic credit card payments you don't miss any due dates.

5. Stagger your debt by interest rate. Pay off cards with higher interest rates first. This will improve your credit score and cut down on fees and interest. At the same time, consider paying down credit that is at or close to your limit. The closer to the limit you are, the more your credit is impacted and your score lowered.

6. Consider your credit cards carefully. Contrary to what many believe, closing unused accounts does not have a big impact on raising your credit card score.

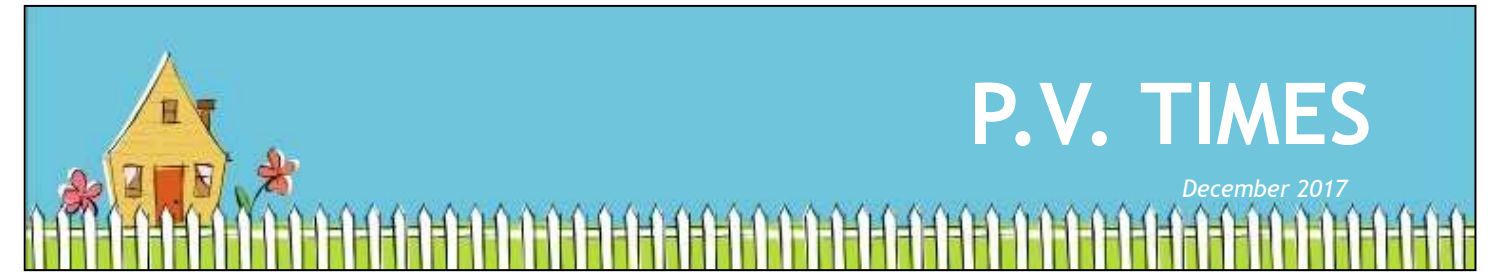
Credit (cont'd)

Opening a bunch of new credit cards in the same year and closing others can actually have a negative impact on your credit score. Instead, try this: rely on two to three credit cards that you use prudently one month and pay off the next. Building credit wisely over time helps your credit score.

7. Consider a Small Installment Loan. If you are in need of credit, and are hesitant about entering the world of credit cards, a small installment loan is a good, credit building option. An installment loan is a loan that is repaid over time with a set number of scheduled payments, typically at least two. Small installment loans demonstrate being credit worthy through a stream of payments on a debt over time, which builds your credit score.

To boost your score, follow the seven tips outlined above, check your credit reports regularly and protect yourself if you feel you've been the victim of fraud. After all, it's your credit on the line.

Excerpts from the website www.feedthepig.org



Slow Cooker Hot Chocolate Recipe

Serves 6



Ingredients:

- 3 Milk Chocolate Bars
- 5 Cups of Sweetened Vanilla Almond Milk

Directions:

First break apart the chocolate bars. Then place the ingredients into a slow cooker on low for 1 1/2 to 2 hours stirring occasionally. *Tip: Check it a few times during the first 15 -30 minutes to stir the melted chocolates into the Almond Milk to avoid burning.*

Once heated through, move the Hot Chocolate to the warm setting. Enjoy!

FAIR HOUSING IS YOUR RIGHT!

If you believe that you have been a victim of housing discrimination, please call

1-800-440-8091.

Rent Payment Hours

Monday: 8:00 - 5:30
 Tuesday: 8:00 - 5:30
 Wednesday: 8:00 - 2:00
 Thursday: 8:00 - 5:30

Office Hours

Monday: 7:30 - 6:00
 Tuesday: 7:30 - 6:00
 Wednesday: 7:30 - 2:00
 Thursday: 7:30 - 6:00

Too Much to Drink? Tow-to-Go



The AAA tow truck transports the vehicle and driver home or somewhere safe within 10 miles **Friday, December 22nd thru 6 a.m. on Tuesday, January 2nd 2018.**

1-855-286-9246

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Manatee County Housing Authority
 5631 11th Street East
 Bradenton, FL 34203
 Phone - (941) 756-3974



Fair Housing: It's Your Right!

DO YOU KNOW?

Puzzle: Using the numbers 1-9, fill a number into every cell in the grid. You can only use each number once per row, once per column, and once in each of the 3x3 boxes.

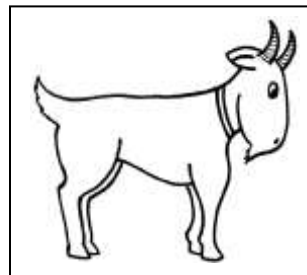
7	4	6		5	9		
			8	7	1		6
			9	6			
1	2	5					4
	8				3	7	2
			8	2			
9		3	4	6			
		8	1		4	3	5

See the next PV Times for the answers!

Fun Facts from Bishop Planetarium

If you're of a certain age, you probably associate the powdered orange drink Tang with space travel and are under the impression that NASA invented it. While Tang was included in the menu for John Glenn's 1962 Mercury mission where he orbited the Earth and experimented with eating in space, NASA didn't actually invent Tang; instead, it was invented by chemist (and part-time playwright) William A. Mitchell - who also invented Cool Whip and Pop Rocks - for General Foods in 1957. NASA decided to include Tang in its missions because the water that the life support systems produced had off-flavors that the astronauts disliked. That helped popularize the little-known orange drink for the general public. Glenn was also the first person to ever eat in the near-weightlessness of Earth orbit. His meal? Applesauce from an aluminum squeeze tube. Meal delivery has come a long way since then and today's astronauts have a variety of foods to eat and no longer have to squeeze them from a tube.

AESOP'S FABLE



By an unlucky chance a Fox fell into a deep well from which he could not get out.

A Goat passed by shortly afterwards, and asked the Fox what he was doing down there.

"Oh, have you not heard?" said the Fox; "there is going to be a great drought, so I jumped down here in order to be sure to have water by me. Why don't you come down too?"

The Goat thought well of this advice, and jumped down into the well.

But the Fox immediately jumped on her back, and by putting his foot on her long horns managed to jump up to the edge of the well.

"Good-bye, friend," said the Fox, "remember next time: Never trust the advice of a man in difficulties."

Think About It ...

If it is to be, it is up to me.
William H. Johnsen

Things are only impossible until they're not.
Captain Picard, Star Trek

It is by acts and not by ideas that people live.
Anatole France

People of character do the right thing, not because they think it will change the world but because they refuse to be changed by the world.
Michael Josephson

Numbers to Remember:

- MCHA : (941) 756-3974
- Lynn Reinhard/Maintenance x 129
- Susan Cayer/Property Manager x 123
- Blanca Ramirez/Public Housing Specialist x 132
- Helen Garner/FSS x 136
- Lori Hostetter/ROSS x 227



December

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 MCHA closed-rent due	2
3	4	5	6	7	8 MCHA closed-rent late \$10 fee	9
10	11	12 Hanukkah begins	13	14	15 MCHA closed	16
17	18	19	20 Winter begins	21 RA meeting 5:00 Hanukkah ends	22 MCHA closed	23
24 Christmas Eve	25 MCHA closed-Christmas Day	26 MCHA closed	27	28	29 MCHA closed	30
31 New Year's Eve						