

Help your graduate use credit and debit cards wisely



Financial Focus

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As your new graduate prepares to step into the next chapter of life – whether that’s more education or starting a career – one of the best things you can do is help them under-

stand how to use credit cards, debit cards and prepaid cards wisely. They can be powerful financial tools, but without some basic knowledge, they can also lead to trouble.

Here are a few things for graduates, whether from high school or graduate school, should know.

Credit cards have benefits – and risks. About 69% of Americans ages 18-29 have at least one credit card, according to the Federal Reserve. They can borrow money up to a set limit, pay it back and borrow again – a cycle known as revolving credit. Used responsibly, credit cards can help build their credit history, cover unexpected expenses and even earn rewards like

cash back or travel discounts.

On the cautionary side, if your child or grandchild doesn’t pay the full balance each month, interest charges can accumulate quickly. Carrying a high balance relative to the credit limit can hurt their credit score. Perhaps most importantly, it’s easy to fall into a debt cycle in which they charge more than they can pay, interest can add up to more than the original purchases cost, and they might even open new cards to cover old ones. It creates a hole that’s hard to climb out of.

The key message is simple: pay off the balance monthly, pay on time and treat the card as a convenience, not a lifeline.

Debit cards can be a good option. Since debit cards draw directly from a bank account, they naturally limit overspending. But they aren’t risk-free. Overdrawing the account can trigger fees, and debit cards generally offer fewer fraud protections than credit cards. Additionally, since you’re spending your own money rather than borrowing, debit cards don’t help build a credit score. Still, for a young person just starting out, a debit card can be a practical way to manage day-to-day spending.

Prepaid cards can help teach the basics. Money is loaded onto the card before use, and your young adult can only spend what’s already on the card. Because of this, there’s no risk of debt, no credit history needed and no bills to pay.

Prepaid cards come in several forms. General purpose reloadable cards can be used anywhere cards are accepted. Payroll cards are sometimes used by employers to distribute wages. Gift cards are another option.

The downside is that pre-

paid cards typically don’t help build a credit history, since transactions usually aren’t reported to credit bureaus. Some also come with fees for activation, reloading or transactions. These fees can add up, so it pays to read the fine print.

Teaching your graduate

the difference between these tools, and how to develop good habits for each, can help them build financial confidence for decades to come.

(Editors Note: This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.)

-Public Notice-

On June 22, 2026 the City of Harrodsburg Commission approved Ordinance 2026-10 that relates to cemeteries. Ordinance 2026-10 amended Ordinance 2024-03. Below is a summary of the changes:

§ 91.10 ~~[Not Priced]~~ Cemetery Fees
(A) Grave purchase ~~[\$250]~~ \$400

§ 91.13 Purchase and Transfer of Lots
(B) Entry in the ~~[electronic Pontem System] record system~~ shall be made by Sexton. Sales of lots or transfers thereof shall be recorded on the books and the information entered into the ~~[Pontem System] record system~~.

§ 91.18 ~~[GRAVE EXCAVATION COSTS]~~ RESERVED.
~~[The City Commission shall, by resolution, establish a schedule of service fees and excavation charges to be effective in the city cemeteries. The City Treasurer shall keep a permanent copy of the cemetery rates and be responsible for the collection of same. However, opening and closing fees may be collected by the Sexton, but must be immediately entered into the Pontem System and forwarded to the Treasurer. (Prior Code, § 5-18)]~~

The full text of Ordinance 2026-10 is available on the City of Harrodsburg website – harrodsburgky.gov.

Let the Chamber post your job openings



Chamber Chat

Jill Cutler
Executive Director
Mercer Chamber of Commerce

ber assists businesses with job postings? Yes, Chamber member businesses get their employment needs posted on social media and/or on the website or LinkedIn, depending on what suits them best. Sometimes we send the posting to educational institutions or other places we think might have a fit. We keep non-member listings in the office when we receive calls from job seekers. The Chamber receives resumes from people looking to move here or transition, particularly in manufacturing and executive positions. Those

can be strategically offered when we know there’s a fit.

If a business needs some assistance in resources or connections, or maybe some extra training, we help with that, too. Often, there is no public information put out. That is another behind-the-scenes kind of activity that a Chamber does. Your business is our business, and we can help contribute to a better Mercer County and an improved business climate. That is worth a membership and goodwill to many. If you think we could be a benefit to you, call us!

Do you know the cham-

Spike It Like It's Hot



The Harrodsburg Herald/
April Ellis
Jared Holt served up a point for his team, the Aces, in the Anderson Dean Park sand volleyball league on Thursday, July 2.

The Harrodsburg Herald/
April Ellis
Gage Ison hit the ball over the net while team mates, Siddalea Gray and Makenzie Record were there to lend a hand at Anderson Dean Park.



The Harrodsburg Herald/
April Ellis
Kaleb Murray passed the ball to teammate Ella Stinnett during Thursday night's sand volleyball league at Anderson Dean Park.



The Harrodsburg Herald/
April Ellis
Marshall Hart earned his team at point from the service line during Thursdays sand volleyball league at Anderson Dean Park..



MONEY FOR ON-FARM IMPROVEMENTS AVAILABLE...



Mercer County Conservation District
227 Morris Drive
Harrodsburg, KY 40330
859-734-4326 Ext. 3

e-mail – linda.lake@ky.nacdnet.net
Search Facebook Mercer County
KY Conservation District
For more details

Applications will be available for Mercer County's CAIP to assist farmers in completing on-farm improvements.

Application Period:
July 13th through July 31st, 2026
No applications will be accepted before July 13th or after July 31st.

Application Availability:
Mercer County Conservation District
Monday – Friday (8 a.m. – 4:00 p.m.)

For More Information:
Contact Linda Lake at 859-734-4326 Ext. 3
Please bring a photo ID or Drivers License & a utility bill for proof of Kentucky residency. (Address must match on both.)

All applications are scored, based on the scoring criteria set by the Kentucky Agricultural Development Board.

BEAUMONT INN
HARRODSBURG, KENTUCKY

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EVERY OTHER FRIDAY

Enjoy an extensive selection of timeless Ky classics, as well as rotating seasonal and chef-inspired options

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Reservations Required

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ORDINANCE 2026-13

AN ORDINANCE OF THE CITY OF HARRODSBURG, KENTUCKY ADOPTING THE ANNUAL BUDGET OF THE CITY OF HARRODSBURG FOR THE FISCAL YEAR BEGINNING JULY 1, 2026 AND ENDING JUNE 30, 2027 AND APPROPRIATING FUNDS FOR THE OPERATION OF CITY GOVERNMENT.

WHEREAS, an annual budget proposal and message has been prepared and delivered to the City Commission; and

WHEREAS, The City Commission has reviewed such budget and made necessary modifications; and

NOW THEREFORE BE IT ORDAINED BY THE BOARD OF COMMISSIONERS OF THE CITY OF HARRODSBURG:

Section 1. The annual budget for the City of Harrodsburg for the 2026-2027 fiscal year is hereby adopted as follow:

APPROPRIATIONS:

General Fund:	\$ 9,715,525.55
Water and Sewer Operating Fund:	\$ 9,454,424.76
Cemetery Fund (Perpetual Care):	\$ 35,200.00
Tourism Development Fund (Restaurant Tax):	\$ 0.00
Municipal Aid Fund:	\$ 397,766.87
ABC Fund:	<u>\$ 260,000.00</u>
Total	\$ 19,862,917.18

Section 2. This ordinance shall be effective on July 1, 2026

Passed 1st Reading: June 8, 2026
Passed 2nd Reading: June 22, 2026
Published: July 9, 2026

Robert O. "Bob" Williams
Mayor, City of Harrodsburg

Attest:
Shavonna Huffman, City Clerk