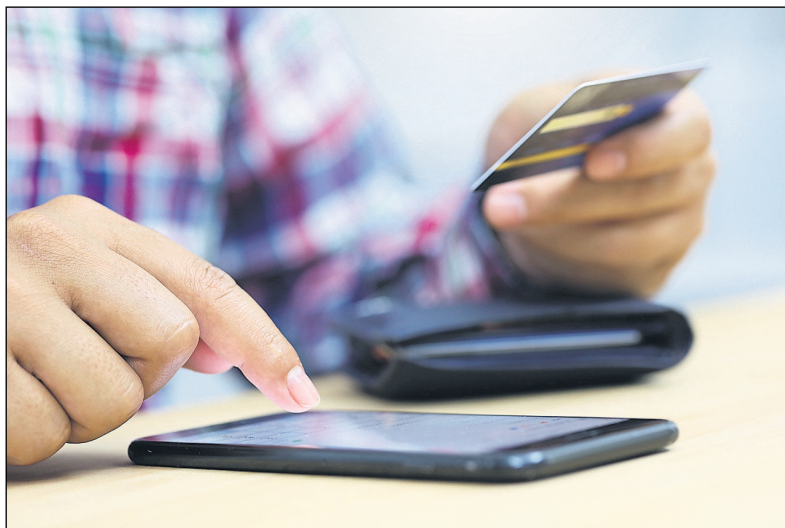


# Financial missteps that can affect your credit score

The importance of a good credit score cannot be overstated. Adults who handle credit responsibly may save tens of thousands of dollars in interest charges over the course of their lives, as a strong credit history helps to elevate credit scores. The higher an applicant's credit score, the more favorable loan terms for big-ticket items like vehicles and homes will be.

Though the significance of a strong credit history is a lesson in financial literacy emphasized to many people as early as adolescence, it's still easy to make some mistakes along the way. Many people's first encounter with credit comes around the age of 18, a point in time when young men and women may not recognize the gravity of their financial decisions. That makes it easy to fall into some bad habits that can unfortunately have a long-term, negative impact on individuals' financial futures. The following are some common credit missteps that



consumers can look to avoid as they seek to build strong credit histories.

**Missed payments:** The credit reporting agency Equifax® notes that even a single late or missed payment can lower a person's credit score. Though it's always best to set up automatic payments so no payment is ever missed, those who

haven't taken advantage of that capability who miss a payment should know that it generally takes 30 days for a missed payment to affect a credit score. If you simply forget to make a payment, Equifax® indicates that some lenders and creditors may not even report a missed payment if a full payment

is made within 30 days of the initial due date. If you missed a payment because you can't afford to pay off the balance, then chances are you're committing another common misstep.

**Overreliance on credit:** Utilizing credit too much is another common mistake that can quickly land consumers in debt. Resist using credit to finance unnecessary expenditures, like dining out or a night of entertainment. Only use credit to make purchases you know you can afford to pay off in full come your monthly due date. Credit utilization ratio is another metric used to determine credit score, and it refers to the percentage of your overall credit availability you use each month. The financial experts at Chase suggest a good credit utilization ratio is 30 percent or less. If you're routinely maxing out your credit card(s) and can't afford to pay the balance in full each month, then your utilization ratio might be

around 100 percent and might even be higher once interest charges are factored in. A high balance on an existing card too often compels young consumers to make another costly misstep.

**Opening too many credit accounts:** It's hard to turn down what feels like "free" money, and many consumers new to credit might open new credit cards, particularly if a current account has a high balance. Too many credit cards can land consumers in considerable amounts of debt. Equifax® notes it's generally recommended that consumers have no more than three credit cards, but some consumers who struggle to make payments each month might be better off with just one card.

Some common missteps can make it easy to fall into credit card debt, which can adversely affect consumers' credit scores. Avoiding those missteps can set borrowers up for a lifetime of financial freedom.

## 2026-2027 Kentucky fishing and hunting licenses available

FRANKFORT, Ky. – The 2026-2027 Kentucky license year for fishing, hunting, boating and more began on March 1. Outdoor enthusiasts are now able to purchase all the licenses, tags and permits they need to enjoy Kentucky's outdoors through the end of February 2027.

Licenses and permits are sold online through the Kentucky Department of Fish and Wildlife Resource's License Sales portal and the My Profile app, both searchable on the department's website at fw.ky.gov. Licenses and permits also are sold at agent locations across the state. A list of license agent locations by county is available on the department's website.

The 2026-2027 license and permit fees will remain the same as the current license



year ending Saturday, Feb. 28, 2026. License and permit fees for the 2025-2026 license year were increased slightly across the board in January 2026 following a new, inflation-based pricing system measured on the Consumer Price Index (CPI), the national measure of inflation calculated

by the U.S. Bureau of Labor Statistics. The Federal Duck Stamp and application fees were exempt from CPI adjustments.

In Kentucky, a license covers basic hunting or fishing for many species, whereas additional state permits are required when pursuing

specific species, such as fishing for trout or hunting for migratory birds, deer, wild turkey or black bear. Sportsmen's-type licenses include multiple species permits as well as basic hunting and fishing privileges.

For newcomers to all the great outdoor opportunities that Kentucky has to offer, a reduced-cost sportsman's license is now available for resident first-time buyers. Only individuals who have not purchased an annual Kentucky hunting or fishing license – or a combination license that includes an annual license – since 1996 are eligible. The \$37 license includes a resident hunting and fishing license, spring turkey permit, fall turkey permit, trout permit, state migratory bird and waterfowl permit and statewide

deer permit.

Kentucky Fish and Wildlife provides a number of resources to assist avid outdoor enthusiasts and newcomers alike with information on waterbodies, public lands, fishing and hunting education and all the regulations to help anglers and hunters make the most of their time outdoors via its website and the hunting and fishing guides it produces annually. This includes the new Fishing and Boating Guide available online and in print.

Another great resource is the Fish Boat KY app. Available free from the Apple App Store and Google Play, the app helps anglers find waterbodies, boat ramps and other water access from the palm of their hand. Users can also search by species of fish, store

copies of their licenses, and much more using the smartphone app.

The department receives its primary funding through revenue raised by the sale of hunting and fishing licenses and permits, as well as federal excise taxes generated by the sale of recreational firearms and ammunition, archery gear and fishing equipment.

For questions, the public may refer to the Kentucky Fish and Wildlife Licenses webpage or type "Licenses" into the search bar on the agency website (fw.ky.gov), or contact the Kentucky Fish and Wildlife Information Center at 800-858-1549 or at info.center@ky.gov, weekdays 8 a.m. – 4:30 p.m. (Eastern), except holidays.

## Committee advances bill on the overpopulation of deer

FRANKFORT, Ky. — The House Agriculture Committee advanced legislation Wednesday aimed at helping farmers more easily file and renew claims for crop and property damage caused by deer while also addressing overpopulation concerns across the state.

House Bill 142 focuses on simplifying the permit renewal process for landowners who experience repeated deer damage.

Rep. Michael Sarge Pollock, R-Campbellsville, said the legislation is intended to reduce delays and provide relief to farmers dealing with consistent losses.

"It expedites the process that farmers or a landowner can go through after damage due to deer," Pollock said.

Currently, landowners must apply for a deer damage permit through the Kentucky Department of Fish and Wildlife Resources and provide documentation of crop or property destruction. Permits are issued for a limited time and require landowners to reapply and submit evidence of continued damage.

HB 142 would allow landowners who have documented damage for three consecutive years to immediately renew their permit, allowing a faster response to ongoing losses.

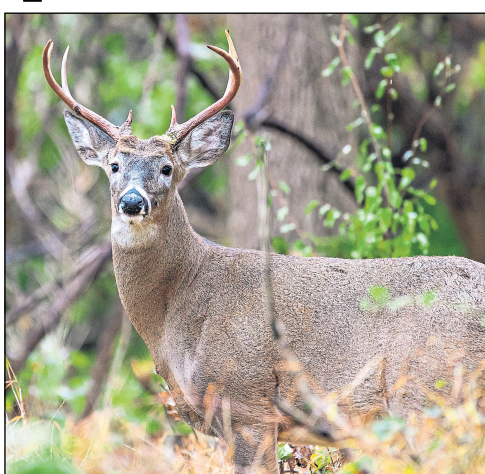
The bill additionally targets antlerless deer, which are the primary drivers of population growth. Under the legislation, the department of fish and wildlife would issue destruction permits in areas with an overpopulation of deer, allowing landowners to take antlerless deer outside normal hunting seasons.

Rep. Chad Aull, D-Lexington, asked how the state determines which areas qualify as overpopulated, and Pollock explained how these areas would be identified.

"The state is broken into zones by fish and wildlife by counties. Zone one and zone two are the over populated areas. However, in zones one, three and four, over population does not pertain to these particular areas, so for this bill they would determine the over populated areas," he said.

Several lawmakers spoke in support of the bill, sharing personal experiences with deer-related losses.

Rep. Ryan Bivens, R-Hodgenville, a farmer, said deer have caused significant dam-



age to his property.

"I think we lose close to six figures on the farm every year because of deer destruction – of not only crops but shed antlers damaging tires," Bivens said.

Rep. Shawn McPherson, R-Scottsville, also spoke in support of the measure.

"There's some mornings I can count 40-60 deer before I get a mile from the main road while driving," McPherson said.

Rep. Walker Thomas, R-Hopkinsville, recalled his experience with a vehicle crash involving a deer.

"My last car was totaled from hitting a deer as I was driving the three hours up this way to Frankfort," Thomas said.

Pollock explained the legislation could possibly work alongside efforts to provide venison to Kentuckians in need through organizations such as Feeding America and Hunters for the Hungry.

"That's a passion that I have," Pollock said. "They are all excited to know that this focus will provide extra protein, so we're working through a process of what that could look like now."

Rep. David Hale, R-Wellington, thanked Pollock and fish and wildlife officials for addressing earlier concerns.

"I'm very thankful you and fish and wildlife got together on issues that I had about the bill early on," Hale said.

The bill passed 20-0 vote and now moves to the full House for consideration.

## Put some spring in your cleaning step

Spring is the season of nature's rebirth. Trees and flowers begin to bloom anew each spring, and young animals can be seen frolicking with their parents. During a time when it seems like the entire planet gets a refresh, many homeowners turn their thoughts to refreshing their homes as well.

As the days lengthen and the weather warms, spring cleaning takes center stage. Spring cleaning is more extensive than simply washing away grime, as cleaning a home often offers a psychological reset for the coming months. A clear strategy can make the task of spring cleaning feel less daunting, and these tips can help cut down on clutter and other interior annoyances that have arisen after months spent indoors.

### DECLUTTER BEFORE CLEANING

The rule of thumb when starting on spring cleaning is to combat clutter before cleaning. Trying to clean around clutter is inefficient and may result in throwing in the towel prematurely. It is important to remove as much as possible from each room before you begin cleaning. As homeowners move through each room, they can assess whether they've used items in the last year or whether they serve any functional or aesthetic purposes. If not, they can be trashed or donated.



### MOVE TOP TO BOTTOM

It's important to follow the rules of science when spring cleaning. That means that dust and debris will be affected by gravity. Engaging in a top-down approach will help make cleaning more efficient. Beginning at the ceiling and working down towards the floors will help people avoid having to clean the same surface twice.

Using a duster or a microfiber cloth, individuals can clear cobwebs from corners and dust from crown molding. Fingerprints will accumulate near light switches and door handles, so those areas should be wiped down, too.

Homeowners can conduct a thorough cleaning of heating and cooling output and intake vents as they likely have gathered dust over the winter. A down of floor moldings can get to any area near the floor or under furniture that doesn't get frequent cleaning.

### DO A KITCHEN RESET

Focusing attention on the

kitchen, which tends to be the busiest room in the house, is a wise idea for spring cleaning plans. This is the time for individuals to pull everything out of the refrigerator and pantry and check for expiration dates. Wiping down the shelves means cleaning away any accumulated food drips or spills. Additional areas to consider include behind the refrigerator, inside the dishwasher filter and inside the microwave.

### FOCUS ON AIR QUALITY

It's key to replace the HVAC system filters come springtime, as well as any air purifiers in the home. This will help reduce allergens and ensure that the cooling system will run efficiently when it's time to turn it on.

Spring cleaning takes place each year. Prioritizing decluttering and following a systematic path through the home helps people eliminate stress and mess at the same time.

## AMERICAN

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screen time can impact your ability to fall asleep and stay asleep.

### 4. LIVE WITH PURPOSE.

A sense of purpose can lead to increased energy, motivation, emotional stability and resilience. Take time for self-reflection and try meditation

or yoga. Prioritize your values and beliefs and put them into action toward a goal that's meaningful to you and benefits others.

### 5. STAY POSITIVE.

To bust stress, take a break from decisions, connect with others, pet your dog or cat, write a to-do list (stick to three items), take time to recharge, laugh, sing, curb clutter, set boundaries, perform mindfulness exercises, practice

gratitude, and seek help from a professional when stress becomes overwhelming.

### 6. STAY CONNECTED.

Research shows that having social connections is a significant predictor of longevity and better physical, cognitive and mental health, while social isolation and loneliness are significant predictors of premature death and poor health. Unfortunately, there is a nationwide loneliness

epidemic that medical experts consider a major public health concern. Combat loneliness with social clubs and community groups, or by taking up a hobby, learning something new or volunteering. If you're struggling with loneliness, reach out to a professional, your doctor, family member or friend. You can also call the 988 crisis helpline for support

### 7. GET SCREENED.

Schedule preventive care, tests and health

screenings to help your doctor spot certain conditions before they become more serious. Your doctor can recommend needed tests based on your age, gender and health conditions — including colonoscopies, mammograms, gynecological and prostate exams and vision screenings.

Today, there are many at-home screening options available. Some are more effective than others, and all

work best — and minimize stress around results — when taken in consultation with a doctor.

"Everyone strives to live longer, but the goal should be to live as healthy as possible for as long as we live," says Dr. John Whyte, CEO of the American Medical Association. "Simple steps today — eating well, staying active, sleeping enough, and seeing your doctor — can add quality years, or even decades, to your life."