

Financial Missteps That Can Affect 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 af-



- ford 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 expendi-

tures, 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 con-

sumers 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.



God Knows You

By Dr. Bob Hardison

With Christ Within, You Can Stand Victoriously

Q: I feel like giving up. I'm overwhelmed with my career, raising kids and all the extracurricular activities I try to support them in. I'm willing to sacrifice for my kids and family, but I'm tired and discouraged. I've tried to stay on my feet and not give up. I'm a follower of Christ. Can He give me renewed strength?

A: When you have faith in Christ as your Savior and you live in loving obedience to Him as your Lord, you can be confident in your relationship to Him. Your relationship with Jesus isn't based on your personal effort to keep rules, but in His abiding love for you.

With Jesus in your life, you have a traveling companion in life.

First Baptist Will Host Free Lunch For Seniors

Sebree First Baptist Church has a free senior adult lunch the second Tuesday of every month at 11:30 a.m.

Guests eat whatever is brought to the potluck style meal. With everyone bringing a dish to share.

The lunch is now being opened up as a community wide event and with church members hoping there will be good participation.

This month — May 12 — the group is going to have pot luck, and ask the ladies to all bring a dish to share. The church provides drinks, so plan to come and bring your favorite dish or dessert to share.

The even always includes a devotion and good share time. Please plan to come for the fellowship May 12. Your dishes need to be there by 11:15.

He will guide you and lead you. He lives in you and you in Him (Jn. 14: 18?). Daily, you can experience God's presence through His Spirit within you. When you received Christ into your life, the Holy Spirit came to indwell you at the time of your spiritual birth.

Christ, through the Holy Spirit, is not at arm's length from you. He's inside you, cheering you on, encourag-

ing and empowering you. A comforting truth is "the one who is in you is greater than the one who is in the world" (1 Jn. 4:4). So, when you feel yourself being pulled under with the heavy load you carry, turn your burden over to Christ within you and He will guide you and renew your strength. With Christ in you, you can stand victoriously.

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PUBLIC NOTICE

NOTICE OF INTENTION TO MINE Pursuant To Application Number 917-5027, Renewal 7

(1) In accordance with KRS 350.055, notice is hereby given that Sebree Mining, LLC., 1146 Monarch Street Suite 350 Lexington, KY 40513, has applied for renewal of a permit for an underground coal mining and reclamation affecting 129.4 acres.

(2) The operation is located 2.0 miles south of Sebree in Webster County. The operation is approximately 1.4 miles west from KY Route 494's junction with U.S. 41 and located 0.4 miles east of Bailey Ditch. The operation is located on the Sebree AND Beach Grove U.S.G.S. 7 1/2 minute quadrangle maps.

(3) The operation will include a slurry reprocessing and refuse disposal coal processing facility. The surface area is owned by ARP Sebree South LLC C/O John Harris.

(4) The application has been filed for public inspection at the Division of Mine Reclamation and Enforcement's Madisonville Regional Office, 625 Hospital Drive, Madisonville, KY 42431. Written comments, objections or requests for a permit conference must be filed with the Director, Division of Mine Permits, 300 Sower Boulevard, Frankfort, KY 40601.

5/27c

PUBLIC NOTICE

CPA AUDIT SERVICES

The Webster County Water District is seeking sealed quotes from Certified Public Accountants for the 2026 Regulatory Basis Audit with experience in PSC Annual Reporting including effects of GASB-34, GASB-68, & GASB-75.

Interested firms may request additional information by calling 270-639-9010.


Sealed quotes must be submitted no later than May 29th, 2026 at 4:00pm, in an envelope clearly marked "Accounting Quote", to the Webster County Water District office at 478 US Hwy 41A S, Dixon KY 42409 or mailed to Webster County Water District at PO Box 320 Dixon KY 42409. 5/13c

80.2 PERCENT

Source: Pulse of America Research Study, February, 2017

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