

# PVB Young Adult

## Winter Tips to Keep you safe

If you have to drive in the winter, then you will want to get your car prepared early. Winterize your car by:

- ❄️ Make sure you have adequate antifreeze.
- ❄️ Make sure your tires have good traction and are inflated to the right pressure.
- ❄️ Make sure your heater and defroster are working.
- ❄️ Make sure you have a battery no more than three years old that can carry a full charge.
- ❄️ Make sure you have a good ice scraper.

In case of emergency you should have:

- ❄️ Blankets & extra clothes so you can keep warm and dry.
- ❄️ Flashlights and extra batteries.
- ❄️ A can and matches to melt snow for drinking water.
- ❄️ Nonperishable foods like candy bars and power bars.
- ❄️ A compass.
- ❄️ A shovel and sand.
- ❄️ A tow rope.
- ❄️ Jumper Cables.



 **Platte Valley Bank**  
www.plattevalleybank.com



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## What's A Credit Score Anyway?

How much do you know about your credit score? That three-digit number on your credit report is tied inseparably to your past, present, and future financial life. It can play a role in your ability to rent an apartment, qualify for a loan, or even get a job. It also affects how much you'll pay for interest charges, insurance and even cell phone contracts.

## Who's Watching Your Score?

1. **Lenders.** Having a good rating can help you qualify for the best rates on a car loan, credit card, and even a small business loan if you've got entrepreneurial spirit. A poor score can make it impossible for you to qualify for a loan or credit card.
2. **Landlords.** Increasingly, you may need a good credit score to rent an apartment. Landlords view your credit rating as a measure of your responsibility to pay bills on time. If your rating is below par or you don't have a credit score yet, you may have to find a friend or relative to co-sign your lease, or you could be required to pay a higher rent or security deposit.
3. **Employers.** When you apply for a job, potential employers can pull your credit report as long as they notify you first. And, in fact, about 35% do, according to the Society for Human Resource Management. Bad credit can be a signal of irresponsibility, or employers might be worried you'll spend more time fretting about your financial woes than concentrating on your job.
4. **Cell Phone Carriers.** Even cell phone service providers may check your credit before signing you up for a plan. They want to make sure you're responsible and will pay your bill each month. Some utility providers may pull your report as well. If you have credit issues, you could be required to pay a deposit, or you could be turned down.

## How To Build Your Score?

If you're in college, get one credit card during your junior or senior year, use it occasionally, and pay off the balance each month.

If you're already out of school, or you don't trust yourself with a full-fledge credit card yet, get a secured card. This card allows you to make a deposit with a lender and the amount becomes your credit limit.

## How To Get Your Score?

You can order your credit report for free each year at [annualcreditreport.com](http://annualcreditreport.com). This Web site, created by federal law, allows you to request for free a credit report from each of the three credit bureaus once every 12 months.

Although you can get your credit report for free, you'll still have to pay to get your credit score. You can order your score for about \$16 at [myfico.com](http://myfico.com) or the three credit bureau Web site: [experian.com](http://experian.com), [transunion.com](http://transunion.com), and [equifax.com](http://equifax.com)

Tip: Don't be fooled by other site that misspell [annualcreditreport.com](http://annualcreditreport.com) or use terms like "free credit report" or "free credit monitoring." They actually are not free and may send you to other sites that try to sell you something or collect your personal information.

## Romance on a Budget

You can be romantic this Valentine's Day without spending too much. All it takes is a little creativity and forethought. The key lies in personalizing your celebration and letting your loved one know how special you feel each ordinary day that you are together.

1. Make a memory jar. Take simple slips of paper and write a favorite memory on each one. Be specific, and try to record as much about the occasion as you can. Tuck them into a jar or wooden box, tied with a bow.
2. Frame a new, special photo of the two of you and display it in your home.
3. Jot down 20 things you love about your partner and slip it under his dinner plate.
4. Bring homemade cookies or brownies to his office with a simple love note.



## Secret to Setting Goals You Can Actually Keep

It's January again: the beginning of the end of another year. At this time of year a lot of people start to assess if they have achieved the goals they set back in the beginning of the year. Some people are celebrating the success of 2009 while others are trying to figure out why they couldn't quite meet their goals again. If you are in the latter category, don't fret. There is always a chance to repair a broken goal.

The trick in meeting a goal is to always be conscious of how it is working for you. In order to do this you need to be willing to review and revise your goals throughout the year. Simply making the goal on January 1st will not give you the momentum and determination needed to actually complete the goal in a year.

When making a goal you should ask yourself the following questions:

1. Is this goal reasonable and realistic for the time frame that I have chosen?
2. Can this goal be broken into smaller parts?
3. Am I willing to change and revise this goal throughout the year?
4. Is this goal challenging to me?
5. Have I created a goal that works with my strengths?



Nothing in all the world is more dangerous than sincere ignorance and conscientious stupidity  
-Martin Luther King Jr.

## 10 Things that Became Obsolete this Decade with Generation Y

Born during a baby bulge that demographers locate between 1979 and 1994, with the largest slice still a decade away from adolescence. And at 60 million strong, more than three times the size of Generation X, they're the biggest thing to hit the American scene since the 72 million baby boomers. Still too young to have forged a name for themselves, they go by a host of taglines: Generation Y, Echo Boomers, or Millennium Generation.

This list might seem boring at first. When you stop to think about the impact of the choices that they've made as consumers you realize that they've changed the world. This list is from the Huffington Post.

1. Calling (they prefer to text)
2. Fax Machines (e-faxing has taken its place)
3. Catalogs
4. Encyclopedias
5. Newspaper Classifieds (some say newspapers entirely)
6. CD's
7. Dial-up Internet
8. Film and Film Cameras
9. Yellow Pages
10. Wires.

Okay, some aren't completely obsolete...yet. However, it's interesting to think about all the things are no longer used.

