

LIFESMARTS OCTOBER 2022

SUN	MON	TUES	WED	THURS	FRI	SAT
2 Manufacturers; drug manufacturers	3 Payment history; amounts owed; types of credit used; age of accounts; credit utilization	4 They represent more risk to the creditor	5 Credit score (FICO score); credit history; employment history; income; outstanding debt	6 Housing; insurance; a job	7 Credit bureaus; credit reporting agencies	1 Side effects and adverse outcomes from a drug 8 No
9 Inquiries made by lenders after you have applied for credit	10 Vote by proxy; electronically, by phone, by mail	11 Strong indication the company is doing something right; it may indicate strong gains ahead	12 Lower return rates; less risk generally means lower rewards	13 Two and ten years	14 Valuation	15 To limit risk; so that certain assets will offset others
16 \$250,000	17 Not necessarily; when you use the insurance, plans with low premiums often charge higher deductibles	18 No, the system works by using the money from current workers to pay those who already retired	19 A health insurance plan that generally requires you to use doctors within its network	20 No; almost all insurance plans charge a copay, which is a fee for using a service	21 File a claim	22 Income
23 Medical history; age; gender; lifestyle factors (such as smoking); family history	24 Merit-based scholarships; awarded according to criteria set by the scholarship granting body	25 Subsidized loans	26 Free Application for Federal Student Aid	27 Look at your monthly billing statement; look in your online portal; call the Federal Student Aid Information Center	28 Once a year	29 Contact your loan servicer; discuss options with your loan servicer
30 The terms and conditions determined by the lender; to repay the loan according to its terms	31 How to clean or launder items; warnings if a cleaning method could damage the item					