

# LIFESMARTS OCTOBER 2023

SUN	MON	TUES	WED	THURS	FRI	SAT
1 Mood swings; irritability; not being able to sleep; depression; anxiety; cravings	2 Through an evaluation of a patient's medical and behavior history	3 Medical expenses billed directly to your health insurance company	4 A bill to simplify the FAFSA student aid form	5 No income cap; most people qualify for some aid; some scholarships or state aid may require the FAFSA	6 Direct costs are billed by the institution (tuition, fees, room and board); indirect costs include your costs of attending college such as travel and personal expenses	7 Lack of credit history
8 Theirs and their parents	9 Whether you make timely payments on credit accounts and loans; used by lenders to assess creditworthiness in granting new credit	10 A person with a lower credit score who is considered a higher risk when applying for new credit; often offered less favorable financing terms	11 A three-digit number that represents an individual's creditworthiness	12 A record of an individual's credit history, including credit accounts, payment history, credit inquiries, and public records	13 Agencies that collect and maintain consumer credit information and compile credit reports	14 This security measure restricts potential creditors' access to an individual's credit report
15 A record created when a creditor or lender checks a person's credit report to assess their creditworthiness	16 This decentralized currency operates on a peer-to-peer network using blockchain technology to securely record and verify digital transactions	17 A system to record transactions, especially of cryptocurrencies, across a computer network	18 Cryptocurrency; digital token; digital certificate; NFTs (non-fungible tokens); virtual real estate	19 A fundraising method by startups to raise capital by issuing new cryptocurrencies	20 Mining is the process used by cryptocurrencies to generate new coins and record new transactions	21 Non-fungible token
22 Digital tools used to store, send, and receive cryptocurrencies	23 May 1st	24 Academic transcripts; test scores; recommendation letters; essays; extracurricular activities	25 Experience real college life; experience the school's social life; experience dorm living	26 Students receive an early response to their application but do not have to commit until May 1	27 Potential to finish application season earlier; learn the school's decision faster; know where you're going to go (if accepted); higher odds of being accepted	28 Part of the application process, this is a written endorsement provided by a teacher, counselor, or other adult who can attest to the student's ability
29 An official records of a student's academic performance	30 Small tags or labels attached to clothing that provide instructions about proper cleaning techniques	31 FTC; Federal Trade Commission				

