

Money Tips for Students

# Students should learn about credit scores

Your credit score is a three-digit number that has a long-lasting effect on your buying power. When you apply for credit, your credit score will be checked. The higher your credit score, the better the chances you will be approved. This information from the Kentucky Higher Education Assistance Authority (KHEAA) will help you understand more about your credit score.

Although there are several scoring methods, the most widely accepted form comes from the Fair Isaac Corporation, or FICO. Your FICO score ranges from 300 to 850. The exact formula that Fair Isaac uses is proprietary information, but these items make up your credit score:

- 35 percent of your score is based on your payment history. Early payments will have a higher number than on-time payments, which will have a higher score than late payments.

- 30 percent of the score is based on outstanding debt. This outstanding debt is how much you owe on car loans, mortgages, credit cards, etc. The number of credit cards you have and if those cards are near the maximum borrowing limit will hurt your score.

- 15 percent of the score is based on the length of

time you have had credit. The longer you have been borrowing money and paying it back in a timely manner, the better your score.

- 10 percent of the score is based on new credit. If you have opened several new accounts, that will have a negative effect on your score. Also, the more inquiries on your credit report in a year, the lower your score.

- 10 percent of the score is based on the types of credit you currently have. It helps to have a mix of loan types. If you have a credit card, an installment loan will even the credit out.

KHEAA is the state agency that administers Kentucky's grant and scholarship programs, including the Kentucky Educational Excellence Scholarship (KEES). It provides free copies of "It's Money, Baby," a guide to financial literacy, to Kentucky schools and residents upon request at publications@kheaa.com.

To learn how to plan and prepare for higher education, go to [www.gotocollege.ky.gov](http://www.gotocollege.ky.gov). For more information about Kentucky scholarships and grants, visit [www.kheaa.com](http://www.kheaa.com); write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call 800-928-8926, ext. 6-7372.

## Berea Volunteer Fire Dept. hosts car show June 1st

Come to Old Town, Berea from 9 a.m.-5 p.m. on Sat. June 1st and bring your "rod", your roadster, your classic, or your motorcycle to join DJ Charlie Napier and the Berea Volunteer Fire Dept. for the 6th Annual Blast from the Past.

Throughout the day enjoy fun for the whole family with the incredible cars, music by Charlie Napier, food by the volunteer firemen, and much more at the Acton Folk Center, Jefferson Street, near the heart of Old Town Artisans' Village. Dash plaques will be given to the first 100 en-

tries into the show. Independent judging begins at 2:00 with trophies presented at 4:00. Categories will include Best of Show, Best Ford, Best GM, Best Mopar, and more! The event is free and open to the public, but a registration fee of \$12 for each entry will apply. All proceeds benefit the volunteer fire dept.

For more information, go to [www.berea.com](http://www.berea.com), or contact Berea Tourism at 1-800-598-5263. Contact: Belle Jackson, Executive Director, 859-986-2540, [belle@bera.com](mailto:belle@bera.com)

dence church of Christ I extend to all a cordial invitation to join us for these life-changing Bible studies.

*J.R. Bronger  
Danville, Indiana  
[jrbronger@reagan.com](mailto:jrbronger@reagan.com)*

### Disgust felt for cemetery thief...

Dear Editor,

#### To Whom It May Concern

Namely, the person who STOLE the garden flag and holder off my mother's grave at Pine Hill Cemetery.

Her granddaughter placed that flag in honor of her grandmother. There are no words to describe the DISGUST I have for you.

- May the weeds overtake your garden.

- May the roses grow extremely long thorns, that go deep and fester.

- Each time you look at that flag, please think of my mother, frowning down upon you and the child whose heart you broke!

*Yvonne Carmack  
Mt. Vernon*

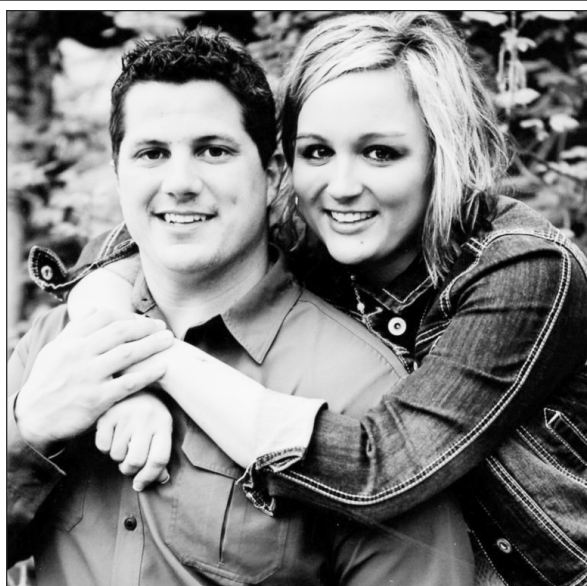
### Thank You...

The board of Kentucky Christian Assembly would like to thank County Judge Buzz Carloftis and the Rockcastle Fiscal Court for the work they did recently on the road leading to our campground. They took out some of the dangerous curves and widened a few areas where cars can pull off when passing.

This has made the road much safer for anyone coming to the KCA Campground.

Thank you for helping the youth of Rockcastle County.

*Walter Baldwin, Mgr.  
Charles Smith, Pres.  
Brent Gabbard, V. Pres.  
Theresa Davis, Sec.  
Julie Marks, Treas.*



### Miss Owens to wed Mr. Johnson

Mr. and Mrs. Bryan Owens of Richmond announce the engagement of their daughter, Kristy Danielle, to Brandon (Dutch) Johnson, son of Michael Johnson and Rhonda Johnson.

Miss Owens received a bachelor's degree in English Teaching from Eastern Kentucky University and a Master's degree from University of the Cumberland. She is employed at Madison Central High School as an English teacher. Mr. Johnson attended Campbellsville University and is currently finishing his degree in Sports Management at Eastern Kentucky University.

A June 15th wedding is planned at The Barn at Redgate in Somerset. The couple will reside in Richmond.



### To Be Wed

Sophie Evalynn Ione would like to announce the forthcoming marriage of her mommy, Courtney Jill Parsons and her daddy, James Bradley Saylor.

Courtney is a 2013 graduate of Somerset Community College's RN program. Brad is a Danville firefighter and a Rockcastle County EMT.

The wedding will be held at the Renfro Valley Chapel with a reception to follow at the family's home on Little Clear Creek. Invitations have been sent.



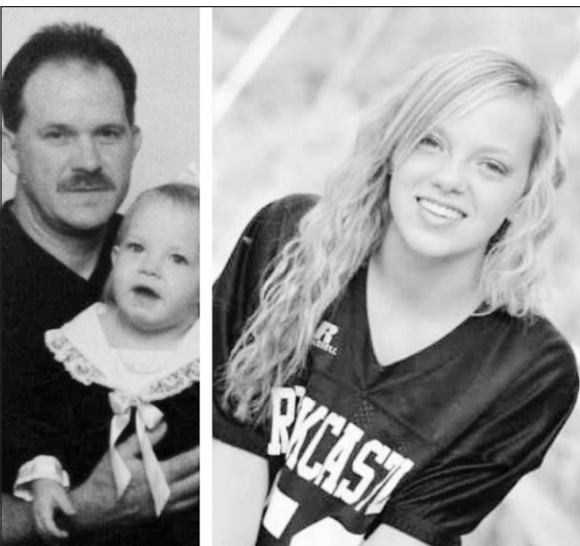
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**Congratulations to my daughter Courtnie Brooke Mullins, Class of 2013. So proud of you and all your achievements. Love your dad, Captain Mullins**

## 3 graduate from UC

On Saturday, May 4th University of the Cumberland (UC) announced that Renee Taylor (Richmond) had graduated during their annual commencement ceremony with a Master of Arts in Education degree in Read Write Specialist P to 12.

Jessica Bullock (Brodhead) graduated with a Master of Arts in Teaching degree in Early Elementary Education P5.

Hannah Adkisson (Brodhead) graduated with a Bachelors of Science Education degree in Early Elementary Education P5.

The University conferred 536 total degrees during the commencement ceremony making it the largest graduating class in UC's history.

There were 166 Baccalaureate degrees, 357 Master's degrees, and 13 Doctorate degrees.



Drug Tip Hotline

**1-866-424-4382**

(call-free - your name is not required)

Toll-free Treatment Help Line

**1-866-90-UNITE**

## “Letters”

(Cont. from A2)

nations to the Kentucky YMCA Youth Association are tax-deductable.

Thank you for your support of "Service to the South" and to the Youth-in-Government programs of the Kentucky YMCA Youth Association.

*Sincerely,  
McKinzie Todd*

### Invitation to Bible Studies at Providence...

Dear Editor,

When approaching the presence of God, Moses was told to remove his sandals because the ground where he stood was holy (Exodus 3:5-6). Not only did he remove his sandals, he also was too fearful to even look upon God.

Have believers lost that sense of awe? It seems so! Today men and women are heard to refer to Almighty God as "the man upstairs," or "the big guy in the sky." Borrowing from Hollywood, God has been reduced simply to some nebulous "force." Such references to the Great I AM are blasphemous and irreverent.

In an attempt to offset such sacrilege the Providence church of Christ in Quail, Kentucky has scheduled a series of studies focusing on what the Bible actually says about reverence and its impact upon the lives of believers. The church has invited me to speak on this matter June 3-7, at 7:00 each night. Using the Bible I will discuss such topics as the Majesty of God, our attitude of reverence in worship, in Bible study and in our daily lives. On behalf of the Provi-

## Providence church of Christ 2013 Summer Bible Series

June 3rd - 7th  
7:00 PM Nightly

### REVERENCE

Mon: The Majesty of God  
Tue: You Cannot Fake It  
Wed: The Substance of Worship  
Thu: My Bible ~ My Life  
Fri: Fruit of the Spirit

"Fear God and give glory to Him..."  
(Revelation 14:7)

## Come and study God's word with us!



For more information, visit us online at:  
[www.whatsaiththescriptures.com](http://www.whatsaiththescriptures.com)  
[www.facebook.com/providencechurchofchrist](http://www.facebook.com/providencechurchofchrist)

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Brodhead, KY 40409  
(606) 758-8524



A special series of lessons presented by  
JR Bronger  
from Danville, Indiana