

## Tricks to Decorating a Small Room

When decorating a particularly small room, you shouldn't have to sacrifice style or charm. You can still establish a chic room design with all of your favorite furniture and accessories. You just have to keep a few decorating tips in mind.



### The entryway

Mirrors are the best way to go when trying to open up your entryway. The light reflecting throughout the small space adds more depth and dimension. HGTV suggested including a few knickknacks and visually stimulating accessories on your entryway table as well. Designer Alan Tanksley pointed out that the eye needs a place to rest when it enters a room. A collection of small accessories not only makes the room more interesting but it also creates a focal point for the area and distracts from its size.

### The living room

The living area is an important space in a home design, as this is where you entertain your guests. Make sure that your furniture and accent pieces complement one another and make the space feel whole

without cluttering the area. According to Better Homes and Gardens magazine, one way to do this is by balancing out your exposed-leg furniture with your sofas. Wooden-leg chairs are an effective way to open up the space, but it's important to include a sofa for grounding.

One long-held belief on decorating a small living room is to avoid patterns. It's also commonly suggested that you paint the

room white to avoid a chaotic or busy appearance. However, HGTV recommends that homeowners break this age-old rule. A white room can make the space's small size more obvious. Interior designer April Sheldon told HGTV that bold patterns distract from the size of the room and increase its visual appeal. Richly patterned carpets can also work wonders in a small space to add a rich, beautiful foundation that makes a small space that much more stylish.

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## Understanding Your Credit Score

### Learn about the 5 components that determine your credit score and how to manage it

#### Payment History

35% of your credit score is determined by your payment history. Simply, if you make your debt payments on time your credit score will be on the rise. Late debt payments are reported to the credit agencies and can damage your credit.

#### Outstanding Debt

30% of your credit score is determined by your outstanding debt. Managing the amount you owe versus your available credit is heavily weighted in determining your credit score. For example, if you have a credit card with a limit of \$1,000 and you have a balance of \$998 your score will be negatively impacted. It is best to keep your balances to at or below 30% of what is available. In our example it would be at or less than a \$300 balance.

#### Length of Credit History

There is a direct positive impact on your credit score the longer you can show a history of being a responsible account holder. However, opening new accounts can negatively impact your credit scores. It is important to keep this in mind with all of the available credit opportunities for consumers.

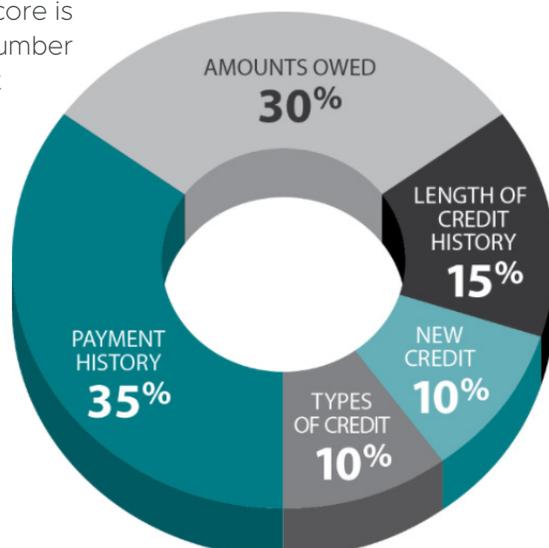
#### Types of Credit

10% of your credit score is determined by the mix of account types that you have. These include revolving (credit card), installment, (auto, student loan, etc.), and mortgage accounts. It is important to have a good balance of revolving, installment, and mortgage accounts within your credit profile.

#### New Credit

10% of your credit score is determined by the number of new accounts that you have. Credit inquiries or change to businesses pulling your credit is factored into this category. If you are frequently opening new accounts it can negatively impact your credit score. ■

Source: Prosperity Home Mortgage



## Small Room Decorating Tricks (Cont.)

#### The bedroom

In a small bedroom, Better Homes and Gardens suggests replacing large dressers with storage under your bed. Rounded bedroom furniture, like a circular or half-moon bedside table allow more space to move around as well.

House Beautiful magazine advised using a single, soft color throughout the bedroom that makes your personal space flow. This will also encourage the eyes to move toward the windows and the natural light, which makes the area brighter and more energetic. Handcrafted hardwood flooring also reflects the natural lighting and makes the bedroom more radiant. ■

Source: Shaw Floors

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# 13 Essential Steps to More Efficient Packing and Moving

1. Start by packing out-of-season items and those things you use infrequently.
2. Empty dresser drawers of breakables, perishables and prohibited items.
3. Isolate and protect dangerous items like knives or skewers that might puncture or damage other items (or movers).
4. Keep all pairs and components together. Place small hardware items in plastic bags and tape them securely to the equipment.
5. Wind electrical cords, fastening them so they do not dangle.
6. Wrap fine china, crystal and delicate items individually in clean, unprinted paper; tissue paper, towels or even facial tissue.
7. Place a layer of crushed paper in the bottom of every carton for cushioning. Fill in empty spaces firmly with crushed paper.
8. As you fill smaller boxes with delicate items, consolidate them into a single large box, filling in spaces with crushed paper.
9. Avoid overloading cartons. Strive for a firm pack that will prevent items from shifting. The cover should close easily without force, but should not bend inward.
10. Seal cartons tightly with tape except for those containing items listed on your mover's high-value inventory form. These must be left open for the van operator's inspection.
11. As you finish with each carton, list the contents on the side of the and in a special notebook. You might want to number and/or code the cartons as well.
12. On the label, assign each box to a room in your new home. Tape signs on the door of each room at your destination so movers can get the cartons into the proper rooms quickly.
13. Place special instructions on cartons you want movers to unpack first at destination.

Source: Mayflower Transit



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