

Quicker, Cleaner, Tidier Tips

It feels good to know that your home is clean and tidy, but with busy schedules we often feel we're not doing enough. Even if you hire a cleaning service, you may find it's worth looking into some of the efficiency-focused cleaning apps, appliances and devices available online. Some can help us complete laborious tasks by setting up a schedule for us to follow. Others, like a robo-vac, do the work for us, and some, like a hand-held cordless vac, just make the task easier. Look for discounts online because, after all, having the latest tools can be a great investment in achieving effortless results.

You can get good advice online, too. Housekeeping coaches can help identify major obstacles to a clean and tidy household, such as clutter, and offer ways to eliminate or manage them. Many suggest that sharing certain domestic responsibilities can be a major stress-reliever. However, they are also quick to advise that sharing tasks requires honest conversation in advance. When approached positively, even the more unpleasant household chores can provide proof positive that many hands make light work.



Helping First-Time Homebuyers

Since average house prices are no longer aligned with average incomes, as they once were, many homeowners are becoming concerned about how the next generation will be able to afford to buy homes in the future. Fortunately, there are many government programs designed to assist first-time homebuyers, based on a myriad of qualifications. Such programs are well worth considering because they can make a significant difference in terms of down payments and mortgage financing. Other lending arrangements to improve affordability might include longer-term amortization schedules or, where a vendor is willing, a rent-to-own plan.

Of course, parents can be a big help by offering rent supplements (or living space) to encourage disciplined saving, or by offering forgivable loans or co-signing for a mortgage. Some seniors are also transferring funds to younger family members, rather than designating the same money as an inheritance. Meanwhile, creative co-ops and innovative banks are embracing intergenerational mortgage-sharing arrangements. Yet, the most important first step toward home ownership is understanding what might be attainable and having a frank discussion about the many options worth considering. If you have any questions, don't hesitate to call.

Reducing the Risk of Online Theft

Online shopping has become an expected convenience. However, sharing personal information can put us at an increased risk of monetary loss or identity theft and could also result in a compromised credit rating. Tricks and scams are designed to catch our impulse to respond when we may be off-guard, anxious or in a hurry. They can be particularly difficult to catch if you know you're expecting a package delivery or an online refund. So, always pause before you click or tap, and avoid "short-cut" links and unknown attachments. Whether it's through email, text or voice, never reveal personal information in response to unsolicited prompts or requests for specific government identification, usernames, passwords or credit card details.

It's also risky to use random Wifi networks when performing transactions away from home, because skilled hackers can intercept information shared over unsecured networks. Likewise, purchases should never be made and payments should never be sent to companies or organizations you have no prior knowledge of – unless it's through a third-party service, endorsed by your bank or credit card company, that has a clear guarantee or recourse for consumer protection. Finally, look into multi-factor identification for



your accounts, which will require you to confirm any access attempt, and, always use complex passwords.