

THE CAPITAL CATALYST

NEWSLETTER

Compliments of Edana Thompson, CEO of AEG Legacy LLC

May is Mental Health Awareness Month

Your Mind Matters: Simple Strategies for Everyday Mental Wellness

Mental health is just as important as physical health. It affects how we think, feel, and act. Just like our bodies, our minds can experience challenges. Feeling down, stressed, or anxious are all normal parts of life. But if these feelings are lasting a long time and interfere with your daily routine, it's important to reach out for help.

If you're struggling, remember you're not alone. There are resources available, from therapists and counselors to online support groups and helplines. Here are some simple ways you can maintain good mental health.

- **Move your body:** Physical activity is a powerful mood booster. Even a brisk walk or some stretches can make a big difference.
- **Fuel yourself well:** What you eat impacts your brain function and mood. Focus on a balanced diet for mental clarity and emotional regulation.
- **Prioritize sleep:** Aim for 7–8 hours of quality sleep each night. Develop a relaxing bedtime routine and create a sleep-conducive environment.
- **Connect with others:** Strong social connections are essential for mental well-being. Spend time with loved ones, join a club, or volunteer in your community.
- **Practice mindfulness:** Take time to de-stress and be present in the moment. Techniques like meditation, deep breathing exercises, or spending time in nature can be very helpful.

Master Your Money: Good Personal Credit is the Key to Unlock Your Financial Future



Personal credit refers to an individual's ability to borrow money based on their past borrowing and repayment history, and it reflects your reputation as a borrower. When lenders assess loan applications or decide whether to approve you for credit, they consider both your credit score and your overall creditworthiness.

Lenders and insurers often use your credit score to assess your risk and determine interest rates for loans, credit cards, and insurance premiums.

To build, manage and improve your credit score, consider the following steps:

- **Pay Bills on Time:** Timely payments positively impact your credit score.
- **Reduce Credit Card Balances:** Aim for a low credit utilization ratio (credit card balances relative to credit limits).
- **Diversify Credit Types:** Having a mix of credit (e.g., credit cards, installment loans) can be beneficial.
- **Check Your Credit Report:** Look for inaccuracies and dispute any errors.
- **Avoid Opening Too Many New Accounts:** Frequent credit inquiries can temporarily lower your score.

Credit Report and FICO® Score:

- The FICO® Score is a numerical representation of your creditworthiness. It ranges from 300 to 850, with higher scores indicating better credit health.

To monitor your credit, you can use the following link to pull your personal credit (soft pull). This will not impact your credit score. The cost is \$1 for 7 days. Visit: www.myscoreiq.com/get-fico-max.aspx?offercode=432129YR

*** Remember that maintaining good personal credit opens doors to various financial opportunities, such as renting an apartment, buying a home or car, securing a student loan, and even saving money through lower interest rates and waived fees.

 aeglegacy.com

 407-887-0270



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