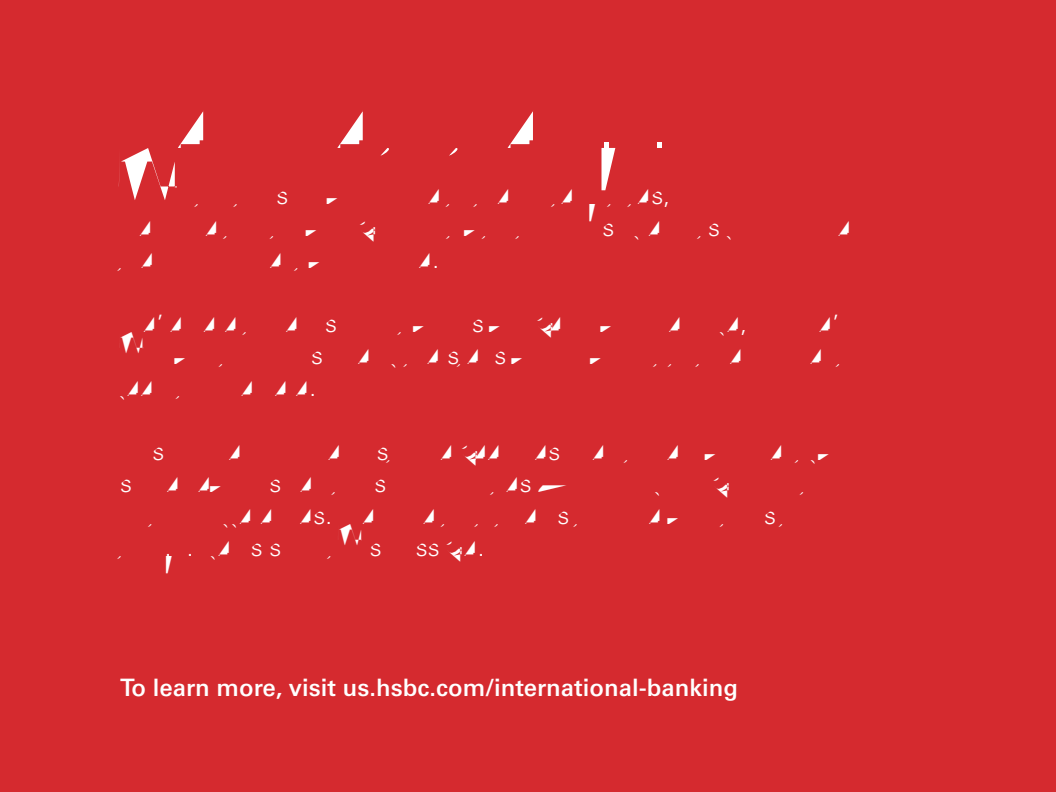




HSBC



Essentials
 Finances
 Housing
 Employment
 Healthcare
 Culture

Essentials

- 10**
-

Finances

-
-

Housing

-
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Employment

-
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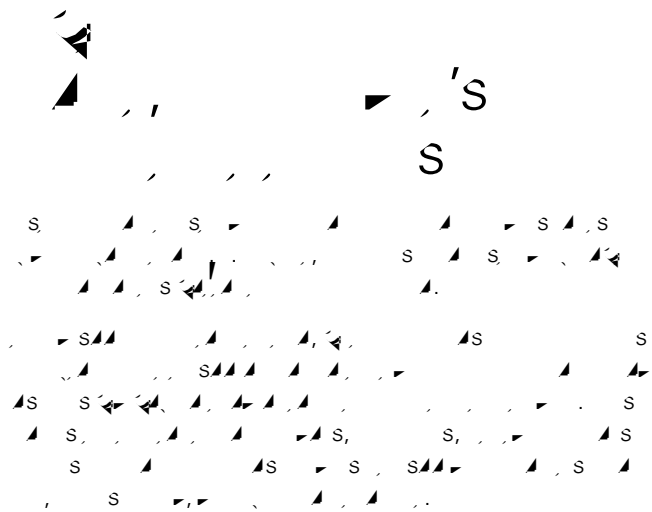
Healthcare

-

Culture

-
-

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So, even if you have no need or plans to borrow money, it's still a good idea to try to build and carefully manage your credit score. You can do this by using your credit cards regularly, but ideally paying off the full balance each month and maintaining plenty of room between your balance and credit limit.



What exactly is a credit score (sometimes referred to as FICO®)?

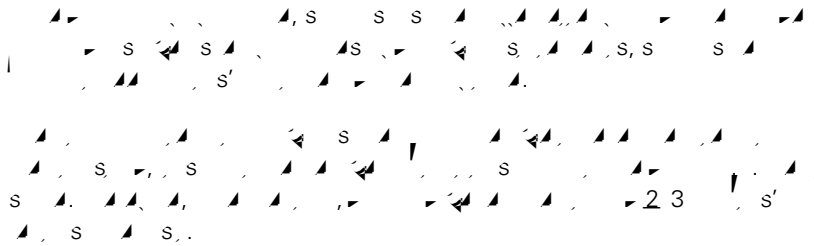
150 850 (ss).



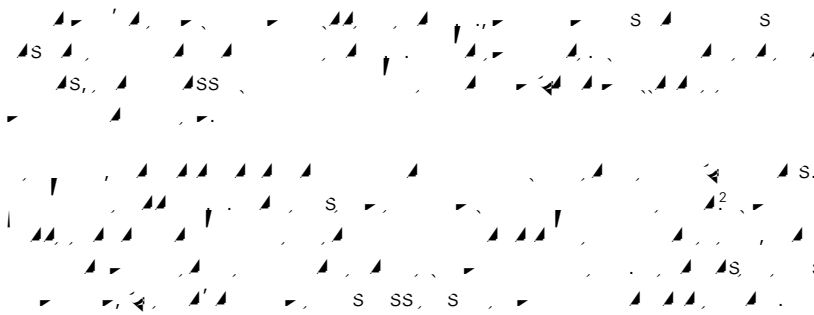


Be ready to move fast, especially in areas where there will be multiple applicants for one place.

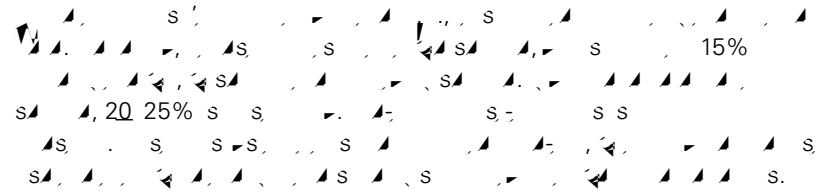
Be prepared



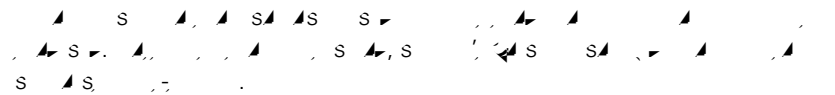
Putting down roots



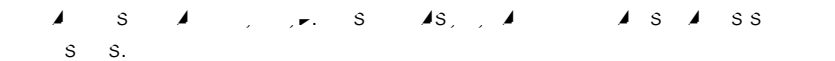
Tipping



Communication



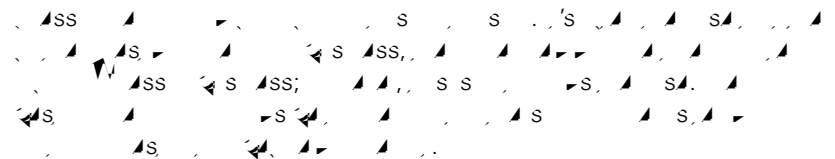
Time is money



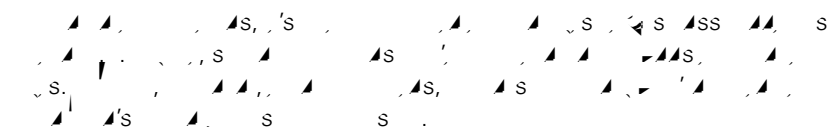
Work ethic



Appearance



Gifts





New Year's Day 1

Birthday of Martin Luther King, Jr.

Presidents' Day

Memorial Day

Independence Day 4

Labor Day

Columbus Day

Veterans Day 11

Thanksgiving Day

Christmas Day 25

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