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Being in college means you've already aced your SATs, taken all the college prep classes and filled out myriad applications to secure your place. Armed with all that experience, you can help current high school students achieve their college dreams. It was just after graduating from Massachusetts Institute of Technology with a bachelor's degree that Christine Ortiz, now 25, moved back home and started tutoring high school students in her neighborhood. After starting a graduate program at the University of Central Florida, where she is earning a master's in education, she envisioned a whole space devoted to learning. In fall 2007, she started The Knowledge Lab, a tutoring center in Longwood, Florida. Ortiz created a space with comfortable couches, custom murals and a refrigerator full of snacks to welcome students who come to her after-school SAT prep classes and help sessions on subjects like calculus and chemistry. Set to graduate herself next month, Ortiz knows how to navigate the college prep and application process—and shares with students what she wishes someone had shared with her. Positive testimonials from happy students and parents are now one of Ortiz's best marketing tools. She created a street team to talk up her business to high school kids at sporting events and the like. She also markets her business to guidance counselors as a way to get referrals. The K-Lab projects revenue of about \$75,000 for its first full year in business. "I'm trying to create the kind of environment where kids want to come, they love the people who work there and they get along with the other kids," she says. "It feels like they're just hanging out and they happen to get their work done while they're [here]." Word-of-mouth marketing and networking within your community is key to getting student clients for your college prep and tutoring business, says William H. Crookston, professor of entrepreneurship at the University of Southern California's Lloyd Greif Center for Entrepreneurial Studies. Go to PTA events or counselor events to get your business's name out there. And know what your services are worth. "Write a price list schedule," says Crookston. "And ask for [payment] before you perform the services." If you plan to grow your college prep and tutoring business, you'll want to hire a fleet of tutors. Depending on your needs, you may want to search for employees or independent contractors—but make sure you get a federal tax ID number so you can send out official 1099 or W-9 forms come tax time. Building out a huge network of tutors—more than 700—has helped Greg Zumas, 31, and Richard Enos, 32, grow their tutoring service, StudyPoint Inc., to 10 cities. Starting in Boston in 1999, Zumas, then a Cornell University student, and Enos, a Cornell graduate, quickly brought in nearly 20 tutors their first fall season. "Ninety-nine percent [of our success] is based on who's going out and working with the kids. We still spend a lot of time and money [on recruiting and training] and are very selective on instructors," says Zumas, who projects company sales to hit more than \$6 million this year. Meet the Dermatologist Who Wants to Save You Money — and Just Hit a \$200 Million Milestone for Patients Your Employees Want This Perk, and Giving It to Them Can Improve Your Bottom Line The Hidden Dangers of Not Taking Your Vacation Days This Family-Owned Manhattan Jewelry Shop Struggled to Rebuild After 9/11. Today, 2 Sisters Who Run the 46-Year-Old Business Reveal What It Takes to Persevere. Businesses Need More Women Investors. Here's How That Can Happen. Franchising Isn't for Entrepreneurs, It's for Systempreneurs This Former Disney Exec Shares Her 5 Most Valuable Takeaways on Leadership Following Viral LinkedIn Post An A credit grade refers to having a high credit score since this number indicates to lenders how risky of a borrower you are. A higher number indicates less risk and can, for example, lead to more favorable terms for interest rates and down payments. The A credit grade generally reflects having a "good" credit score or higher (typically 700 or above) according to the FICO rating systems and others. Sometimes, lenders will designate an additional "A+" for borrowers with the highest scores. Each lender may have its own criteria for designating an A credit or any other letter grade. This means the same credit score could fall into a different letter grade if you check with two different lenders. For example, one financial institution offering auto loans might consider you to have A credit with a credit score of 700, while another might give you the same grade with a lower score of 680. If you have a 680 credit score, you may even get approved through either financial institution. However, you'd likely get a slightly lower interest rate at the institution that considers your 680 score as A credit rather than "B" credit. When determining whether you have an A credit rating, lenders may use either the FICO score or VantageScore, but FICO is more prominent. Both systems have credit score ranges between 300 and 850, where the higher end of the range would be associated with A credit. For example, good credit scores start at 670 for the VantageScore and become "very good" at 740. Meanwhile, good FICO credit scores start at 670, become very good at 740, and reach exceptional levels at 800 and above. While weights can vary for the FICO and VantageScore systems, your credit score for each typically depends on similar factors. These often include: How timely you pay your bills How much debt you take on How long you've managed your credit The types of accounts you use Your score can change over time based on the credit decisions you make, so your credit designation may differ at any time. For example, you might have a high score classified as A credit but miss a payment and get downgraded. Since your credit score serves as a good way to assess risk, it guides lenders in determining whether to extend credit to you and what interest rate to charge. Since you pose less risk to a lender when you have an A credit designation and high credit score, this can increase your odds of getting approved for products such as credit cards, mortgages, and personal or auto loans. It can also save you money with a lower interest rate for an A credit product. Let's say you check your FICO score and find out it's 620. This places you in the "fair" credit category and likely is due to your high credit utilization and a missed payment. You'd like to get a good rate on a mortgage for your future home, so you start taking steps to improve your score. Eventually, you pay off your debt and show lenders you have a solid history of on-time payments and good debt management. Your credit score increases to 720, which your chosen lender considers as A credit. When you find a home to buy, your credit situation helps you get approved for a mortgage with a competitive interest rate. Having A credit can affect your finances positively. When the time comes to apply for a mortgage, car loan, or credit card, you stand a better chance of achieving your financial goals since you're low risk. If you don't have A credit but still have an average or higher credit score, you may still get approved with a higher interest rate and would likely need to shop around more. But if you have a poor credit score, you can experience difficulties getting approved in the first place and may need to resort to using a co-signer or seeking a secured credit option. Also, keep in mind minimum credit scores for approval can vary by loan product and lender, such as with different mortgage options. While lenders consider your credit score to be important, they may also look at additional factors, such as your debt-to-income ratio, when making an approval decision. This is why your income, assets, and existing debts also matter. Even if you don't plan to borrow money, you can reap other benefits when you have A credit. Jobs, landlords, and even insurance companies can use your credit score in deciding whether to extend you an offer, rent you a property (sometimes without a need for deposit), or approve you for an insurance policy. Having such a high credit score can improve your chances of success. Before you start working on getting A credit, you'll need to check your credit report and get your current score to know where you stand. You can request your report through each of the three bureaus—Experian, Equifax, and TransUnion—and obtain your FICO score through the company's website. By doing so, you can make sure your credit report is accurate, report problems, and make note of accounts to work on. Knowing your baseline credit score will give you an idea of the rating category where you fall. Improving your credit score will take time and certain actions to lower account balances, avoid delinquencies, recover from past mistakes, and build your credit history. Since account balances and payment histories make up a majority of the FICO and VantageScore weightings, it especially helps to work on these areas. Following these steps can help you work toward having A credit: Keep credit use under 30% of your total credit limit. Consider the importance of a diverse credit mix but limit new credit applications. Avoid late loan and credit card payments by automating them or setting reminders. Give notice to your creditors promptly if you think you'll be late. Give yourself time to achieve an established credit history. Dispute any errors on your credit report since they can lower your score. Consider using credit monitoring services to track your credit score and account activity. Having "A" credit typically means you have achieved a high credit score and present less risk as a borrower. While FICO and VantageScore rating systems vary, they depend on similar factors, such as how much of your credit lines you use, whether you pay bills on time, and how many times you apply for credit. While an A credit grade isn't necessary to get approved by lenders in general, it can help you get approved for loans, credit cards, and mortgages with lower interest rates. You can work toward earning an A credit grade through actions such as avoiding late payments, managing debt effectively, resolving credit report mistakes, and being careful when taking on additional credit.

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