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Lovely new carpets change the look of your entire home. Check out this pricing guide for carpets from Lowes, and be inspired to remake your home into something beautiful.Pricing Your CarpetLowes carpet prices vary greatly depending on the carpet brand, pile depth and carpet style that you choose to purchase. The carpet at Lowes is generally sold by the square foot, with pricing starting at \$0.69 per square foot. Lowes carpet prices increase according to the brand and quality of the carpet, reaching over \$3 per square foot. Some carpet styles are sold in larger sections and are priced according to the square yards or by the piece, according to Lowes.Carpet StylesThere are tons of Lowes carpet styles to choose from, including textured carpet for interior use, textured carpet for porches and exterior use, plush carpet, Berber or loop carpet and shag or frieze carpet. These carpet styles vary in color and density, with prices increasing as the density of the carpet increases. Patterned carpets tend to be a bit more expensive than those without patterns and Lowes carpet prices for patterned carpets average around \$4.50 per square foot as noted by Lowes.Carpet BrandsLowes home improvement stores and websites offer a selection of carpet brands that are designed to suit almost any need. These brands include Stainmaster carpets with protective qualities designed to repel stains, Shaw carpets, Mohawk carpets, Cornerstone and Phenix carpets. These brands also offer various carpet densities, making the pricing change according to the style that you choose to purchase.Where to BuyThere are two places to purchase Lowes carpets that include the brick-and-mortar Lowes home improvement stores and the Lowes website. The largest portion of the Lowes carpet inventory is listed for sale in the stores only, but certain carpet styles are available to be shipped right to your home. An online carpet calculator helps you to determine how much carpet you need to purchase for your home.Carpet InstallationThe Lowes carpet pricing does not include the installation of the carpet itself or the padding needed for the carpet. This means that your carpet purchase might end up being a bit more expensive if you're not planning to install the carpet yourself. Installation is provided by independent installers who come to your home to measure the area, and then return to the home once you've chosen your carpet. Installation comes with a one-year warranty provided by Lowes. MORE FROM QUESTIONSANSWERED.NET CCO/DarkoStojanovic/Pixabay Testosterone is a hormone that exists in both males and females of the human species. In men, testosterone is responsible for the proper functionality of the sexual and reproductive systems. It also plays a role in other functions of the human body, including:Maintaining bone density Promoting muscle strength Production of red blood cells Promotion of sex drive Healthy fat distribution in the body Not only does testosterone play these important roles in the male body, but it does so in the female body as well. Women, however, possess lower levels of this hormone than do men. When women have too much testosterone, they can suffer conditions such as male pattern baldness and other adverse developments.Common SymptomsWhile having too much testosterone can be problematic, too little testosterone can lead to deterioration of health. Since testosterone plays a crucial role in the production and development of sperm, for men, low testosterone can lead to infertility. For men, a healthy testosterone level is between 270-1070 ng/dL (nanograms per deciliter). The average level would be around 679 ng/dL. Some of the symptoms of low testosterone in men are:Gaining significant fat Muscle depletion Hair loss Erectile dysfunction Development of larger than normal breasts Lethargy For women, healthy testosterone levels are around 15-70 ng/dL. Symptoms of low testosterone in women include fatigue, sleep disruption, low sex drive, loss of bone density, and weight gain.Causes of Low TestosteroneTestosterone levels tend to drop in men as they age. According to scientific studies, the peak stage for testosterone for a man occurs at around the age of 20, and then gradually decreases.However, when testosterone drops below the healthy levels, this can be disruptive to the individual's health system.Certain problems may contribute to this reduction of testosterone to levels that are considered unhealthy. Such problems include but are not limited to the following:Pituitary tumors Hormonal disorders Castration or testicular injury Side effects from taking opiate analgesics and other medicines that reduce testosterone For women, some of the causes of low testosterone are menopause, problems with the ovaries or health problems with the adrenal glands. How to Tell If You Are Suffering from Low TestosteroneBecause the symptoms of low testosterone are often shared with those of other medical disorders, it can be hard to know if you have low testosterone.If you have been feeling sluggish and unable to sleep lately, you might be suffering low testosterone. However, other tell-tale signs could be a low sex drive, mood swings, and memory loss or other cognitive disorders.To diagnose low testosterone, you will need to visit a doctor who will review your symptoms and conduct tests to assess your situation. The doctor will likely conduct a blood test to check your testosterone level. He or she may also do MRI tests or other diagnostic tests to check for tumors and hormonal problems.Conditions Associated with Low TestosteroneCertain diseases and conditions can make you more likely to experience low testosterone. These include kidney disease, type 2 diabetes, HIV/AIDS, high cholesterol, obesity, heart problems, and metabolic syndrome. While the exact link between these conditions and low testosterone is not completely understood, one may make you more susceptible to the other. In particular, a weakening of your body's ability to regulate and fight disease seems to result in the body producing less testosterone.Treatment Options for Low TestosteroneThere are several treatment options for curing low testosterone. First, if there's an underlying condition such as tumors and other diseases, the doctor will likely deal with those first.As to the actual low testosterone, the doctor may prescribe testosterone replacement therapy (TRT). This treatment replenishes the levels of testosterone in the body, and helps to preserve the proper functioning of body processes affected by low testosterone.In addition, you might also be prescribed a testosterone supplement treatment to get your testosterone levels back up.Apart from medical options, you can also pursue lifestyle adjustments to boost your testosterone, particularly if the problem is not severe. Lifestyle adjustments include following an exercise program to lose weight, quitting smoking, eating healthy, and getting plenty of rest, including sleep. MORE FROM LIFE123.COM Photo Courtesy: SDI Productions/Getty Images While you may have heard the income gaps in the United States are getting larger, you might not know what earning level is considered low income. To help you better understand the income thresholds and the government assistance available, we've rounded up some helpful tips and resources for those qualifying as low-income.No matter where you live and how many people are in your household, living below the poverty line can be overwhelming. We'll go over different government programs available and tips for saving and getting out of debt. Let's get started and see if your income qualifies for some of the great resources available.What Is Considered Low Income in the USA? Photo Courtesy: Juanmonino/Getty Images In the United States, the Census Bureau defines low income as a family whose income level didn't go over 150% of the national poverty level. In 2020, for example, an individual making less than \$12,760 is considered low-income. A two-person household earning under \$17,240, and a three-person household earning less than \$21,720 qualify as low-income. For a family of four, you'd need to earn less than \$26,200 to fall under the low-income threshold.Do You Qualify As Low Income? Photo Courtesy: SEAN GLADWELL/Getty Images In the United States, poverty and income levels are used to determine eligibility for financial and housing assistance programs. To determine whether you qualify as low income, a few factors need to be considered. First, you'll need to look at the income for your household. You'll then take into account your family size and where you live. The cost of living, for example, varies significantly depending on your address.Limits for qualifications are calculated using median income percentages. There are three categories of low-income determined by the United States Department of Housing and Urban Development also known as HUD. The first is low income where you must earn less than 80% of the median income in the U.S. to qualify. To qualify as very low income, you'll need to earn less than 50% of the median income. To qualify as extremely low, your earnings can't exceed 30% of the median income or the poverty line in the United States.You can see the 2021 income limits according to where you live and your household size using this chart. Depending on where you live, the salary of a low-income family may surprise you. In San Francisco, for example, the real estate prices are much higher than the national average. A family of four earning \$117,400 a year is considered low income.What Is Low Income Housing and How Does It Work? Photo Courtesy: Spencer Platt/Getty Images Low-income housing is provided by federal and local governments to help people in poverty and low-income levels afford housing. With low-income housing, a renter will pay a portion of their income towards rent. The remaining rent that isn't covered gets paid by the state or federal government. Just because you may qualify as low-income, doesn't mean you'll receive any low-income housing assistance.With low-income housing, there are also restrictions on where you live. The programs will also only cover the home if it's within fair market value. To encourage more affordable housing, a tax credit is often given to buildings and developers who make a portion of their apartments available to low-income renters.Low-income housing is run by HUD as well as local state governments. HUD offers a variety of assistance programs to renters and homeowners with qualifying incomes. HUD will verify your income as well as the dependents and people living in your home to determine your eligibility.How to Budget With Low Income Photo Courtesy: Vladimir Simovic/Getty Images When you have a lower income, budgeting can seem overwhelming. While it may be tough when resources are spread thin, budgeting is key to keeping you on track. If you haven't already, visit the HUD website to see what housing programs you qualify for. Once you have an adjusted rent you can set your budget for all of your fixed and variable expenses.Write out all of your expenses on a spreadsheet or piece of paper. Compare this with your income and any assistance you're receiving. What you're left with will help you create a budget for your variable expenses such as eating out, groceries, and television, for example. Writing everything out will help you determine where you can cut back and where you can save money.Money-Saving Tips With Low Income Photo Courtesy: JGI/Jamie Grill/Getty Images On a low income, saving money may be difficult, but it isn't impossible. Start by looking at anything in your budget that you don't need. Music subscriptions, cable, and fast food are all luxuries. Cancel anything you aren't using. Make saving automatic by withdrawing money from your checking account directly into your savings account each month.Having a car when you can walk, is an area you can look at cutting back, for example. If you can cook at home or qualify for free school lunches, do so. Eating out or buying fast food can add up. A \$5 a day lunch habit adds up to \$1,825 a year.How To Get Out of Debt With Low Income? Photo Courtesy: Guido Mieth/Getty Images It's easy to use a credit card when money is tight. If you've found yourself in a cycle of debt, making small changes can help. Take your new budget and savings plan and put it into action. Every month take a portion of your savings and put it towards your debts. It's helpful to go with the lowest hanging fruit to knock it off your plate. Once you pay off your small debts, you can tackle the bigger ones little by little.Take a portion of your savings each month and put it toward your remaining high-interest debt. While you're paying off your debt, don't create more. Stop using your credit cards and don't use any payday or advancement loans to float you. Speak with your creditors about debt settlements as well. While there are fraudulent companies out there promising to remove your debt, you can negotiate your debt yourself by speaking to a creditor directly.Oftentimes a creditor would rather hear from you about settling or making smaller payments rather than taking you to collections or pursuing legal actions. These avenues are expensive for a creditor. The more upfront and honest you are, the more likely they are to work with you.Low-Income Resources and Help Photo Courtesy: ferrantraite/Getty Images In addition to housing, low-income families have additional resources to help make ends meet. There are supplemental food programs, healthcare assistance, student financial aid, child tax credits, and more. Check out the Federal benefits website for a full list of resources and programs. 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