

Bedroom Bliss

Design ideas to make your nights more peaceful



GET READING-LIGHT SMART

THOSE SPINDLY little book lights can shine right in your eyeballs. Try setting up a reading nook for the night owl, says Santa Monica, California-based interior designer Sarah Barnard. Another option is an e-reader with a front-lit display, thought to be more conducive to sleep than backlit models.

UPGRADE YOUR MATTRESS

OVER TIME, people (and mattresses) tend to get softer. Vanessa Hill, a behavioral scientist and sleep researcher, advises investing in a mattress that absorbs movement and reduces disturbances. A dense latex or memory foam style is worth considering. If you have a queen, think about upsizing.

EMBRACE SEPARATE BEDDING

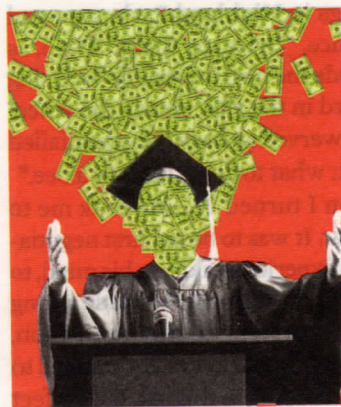
IF EVERY twist and tug of the covers wakes you up, do as the Scandinavians do—share one bottom sheet, but use two separate duvets on top. For a king bed, purchase two twin-size duvets. You can even choose two different thicknesses if one of you sleeps warm and the other sleeps cool.

SILENCE THE HEADBOARD

DID YOU know that bolting your headboard to the wall can prevent vibrations when your partner shifts? First, try tightening the headboard. If that doesn't work, attach it to the wall using Z clips or cleats, recommends Tina Delia, a hospitality and residential interior designer in Philadelphia.

CORRAL THE REMOTES

IF SOMEONE rummaging around for a remote has woken you too many times, Barnard has a simple fix: Stash remotes in a dedicated location, such as a nightstand drawer. Compartments in the drawer will keep everything organized and easily visible, minimizing noise at night.
—Shelby Deering



Who Should Borrow?

IF YOU'VE promised to pay for your kid's education, that's laudable. But experts say it's wise to let your child take out federal student loans before you explore parent loans. Here are four reasons why.

Lower interest rates Last year's federal student loan rate was 3.73 percent, while parent PLUS loans were at 6.28 percent. Rates reset in July, so check for updates.

More repayment plans Students have access to several income-driven options and public service loan forgiveness. Parents have some options but not as many.

Lack of transferability Many parents assume they can transfer their PLUS loans to their student later on. Not so.

A sense of ownership You can always help pay off student loans, as long as your retirement savings are on track. But the education is your child's—and he or she should know what it cost. —Joanna Nesbit

in Follow AARP on LinkedIn Find info and resources about your career, workplace, age discrimination and more. [linkedin.com/company/aarp](https://www.linkedin.com/company/aarp)