



THE GOOD NEWS REVIEW

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April brings friendly pranks, taxes, and Easter eggs, but DO YOU KNOW...

Two flowers, the daisy and the sweet pea, signify the month of April? The daisy stands for innocence, purity, and true love, while the sweet pea is a way to say good bye or convey a thank you.

April 12th is National Grilled Cheese Sandwich Day?

April 16th is Husband Appreciation Day?

April 19th Wear Pajamas to Work Day?

April 22nd National Jelly Bean Day?

April 28th is Stop Food Waste day?



Photo by Dagmara Dombrowska on Unsplash

Driving down the road a couple of weeks ago, I saw my first sign of Spring - Daffodils. The bright sunshine yellow color brings a burst of reassurance for things yet to come. Later, the tulips gave further evidence that Spring is more than a promise, it has arrived.

As we appear to be coming out of the pandemic and are learning how to tread about our communities and even the world once again, the Spring flowers add to our sense of healing, hope, and a promise of good things yet to come. Can you feel it?

In Leonard Cohen's song, 'Hallelujah', he writes of a world full of conflicts and things that cannot be reconciled. After many lines of poetry he tells us, "There are moments when we can transcend the dualistic system and reconcile and embrace the whole mess. That regardless of the impossibility of the situation, there is a moment when you embrace the thing and you just say, Hallelujah." Give yourself a gift, click here and listen to his anthem of possibility.

Whether it is resolving conflicts or recommitting to dreams and goals, I urge you to welcome this season of new beginnings to embrace healing, optimism, and allow growth in your life again.

Connie Larson, the Credit Lady



Meet **HALEIGH...** Marketing Manager

Hi everyone!

I'm Haleigh Ackling, Living Better 101's Marketing Manager. Originally from Oregon, I have lived in California, Arizona, & now reside in North Idaho.

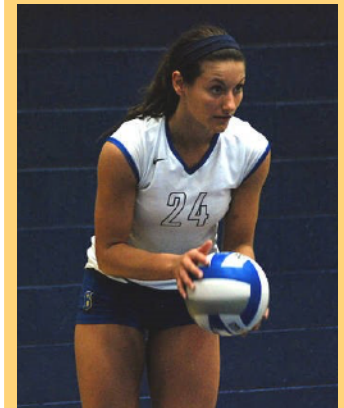
Throughout most of my life, I played highly competitive volleyball & went on to receive a full-ride scholarship to a Division 1 University. There I studied Communications with a concentration in Public Relations.

After college, I traveled with Scion to facilitate the Live-Drive Event at auto shows all over the country - I've always had a passion for creativity & connecting with others.

A few years ago, I met my husband & moved to Arizona where we had our son Alec Jr. We have since relocated to beautiful North Idaho!

In the last year, we too, have started the Education Process with Living Better 101 and have been working to improve our credit scores in order to purchase our first home next year. We've had incredible results so far and believe in this company as well as the process – so I knew that I had to become more involved in order to help others achieve the same success.

As the Marketing Manager for Living Better 101, I'm in charge of all social media outlets and email marketing. I would love for you to 'like-and-share' and say hi. I'm so grateful to be a part of this amazing team of humans and can't wait to see what the future has in store for our family and this company!





COLLECTIONS AND CHARGE-OFFS

COLLECTIONS and CHARGE-OFFS

report as derogatory and adversely affect your scores.

What is a Collection?

Collections can appear from **unsecured** accounts, such as credit cards and personal loans when the account becomes seriously past due. If the Creditor is unsuccessful in collecting the debt from you, the debt may be sold to a collection agency.

What is a Charge-Off?

A **charge-off** occurs when payments fail to be made on a debt and the creditor gives up. The creditor then writes off the debt as a loss. After your debt is charged-off, the balance due will change to zero. Typically, the creditor will sell your debt to a third-party collection agency. *Note that a charge-off or zero balance does not mean your debt is forgiven. You are still legally responsible for repaying the outstanding amount.*

Paying or settling your debt:

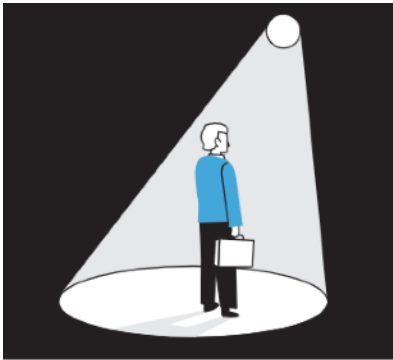
Paying your debt is an honorable goal, however, there are definitely best practices to do so.

1. While you should do your best to satisfy all debts you owe, know that **paid charge-offs** are still considered derogatory entries on your credit report.
2. Never take a debt collector's word that they'll remove a negative item from your credit report. If you plan on paying the balance in full, insist that they give you the offer in writing before you send them any money.
3. Ask the creditor to remove the charge-off (or simply to stop reporting it) in exchange for some sort of payment.
4. Known as a *pay-for-delete* letter, you may send a removal request in writing in which you state that you're willing to pay a certain sum of money in exchange for the removal of the charge-off.

Dealing with Debt Collectors...

- * Debt collectors buy debt for pennies on the dollar. Because the debt is purchased for so little, there may be significant room to negotiate a settlement.
- * Debt collectors are NOT allowed to talk about your debts with anyone except you or your attorney.
- * Debt Collectors are allowed to call friends or family members (once) for the purpose of finding out how to get a hold of you.
- * Debt Collectors are NOT allowed to harass you. They can't keep making calls repeatedly nor are they allowed to use foul language when speaking to you.





CONGRATULATIONS STEPHEN!

136 DELETIONS

439 TOTAL POINT INCREASE

Stephen remains dedicated to his process.
We know he will reach all of his goals!

"I would like to thank you for all the help that you and your amazing team has done with my credit! Last week I took a leap of faith and applied for a credit card that I've been wanting for a while and I was approved! Until now my highest credit limit has been \$600. The card that I was approved for was a Visa card with a \$5,000 credit limit! Thank you again for all of the coaching and help!" Stephen



It's What We Do!

Helping YOU achieve your **GOALS AND DREAMS.**

A **CREDIT ANALYSIS** can be prepared to reveal what is reporting, how it is affecting your Credit Score, and what we can do to help you.



Collections or Charge-Offs...
Call today for a FREE Credit Analysis

Call: (844)844-3911 | Text: (951)298-9422

Email: help@LivingBetter101.com | [Or contact us here](#)

