



THE GOOD NEWS REVIEW

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DID YOU KNOW...

January 3rd, 1959 Alaska officially became the 49th state of the United States?

January 1, 1892, Ellis Island opened, allowing for the immigration of over 20 million people?

Scientists say being born in January improves your chances of becoming a professional athlete?

On January 3rd in 1987, Aretha Franklin was inducted into the Rock and Roll Hall of Fame, marking the first time a woman received that honor?

If you were born in January, you share your birthday month with Martin Luther King Jr., Michelle Obama, Franklin D. Roosevelt, and Oprah Winfrey?

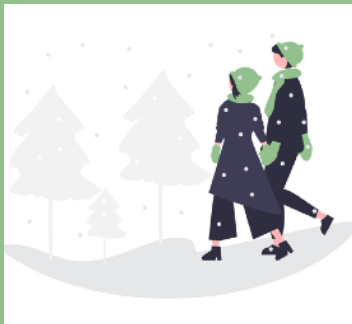


Photo by Kiy Turk on Unsplash

A Note From Our Founder...

I love this time of year! The chaos of Christmas is now behind us, the decorations are put away and everything is clean and organized. There is a radiance in the air with the clutter gone. Dust bunnies and glitter are swept away and the stage has been set for a fresh, clean start.

This is also the time of year for making New Year's Resolutions and breaking them 6 weeks later. Because of this pattern, I have reevaluated my intentions and my automatic pull I feel in making those resolutions.

Wanting 2022 to be different, I question how I want it to look and what I want to achieve. This year I am withdrawing my need for New Year's Resolutions. I am trading them in for getting clear about what I **really, really** want. (Did you know this requires asking yourself "Why do I want this?" 5 times before you get to the root of what you truly want?) With a clear vision, I break everything down into baby steps. No big goals for me, just teeny-tiny baby steps. One task at a time. One day at a time.

My challenge for each of you is to find your WHY and then break down your goals into the smallest steps and habits to take you there.

Connie Larson, the Credit Lady

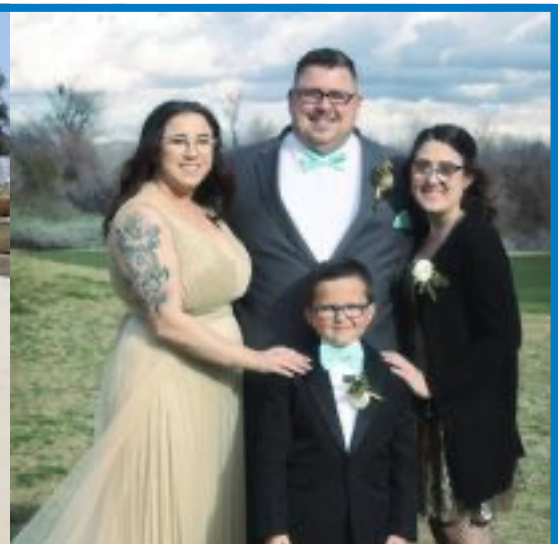
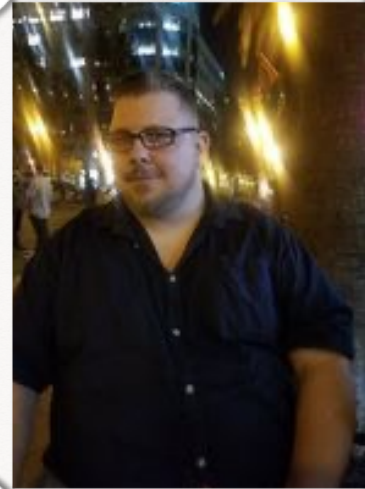


Meet Rick Maiale

As a long time resident of Corona, California, I have been in the financial sector for more than 20 years. Recognizing the need for a change in my life, I joined the **Living Better 101** team in 2018 and left the world of Collections. Shifting my focus from solving problems for the company, to helping PEOPLE solve their problems was so refreshing and just the change I needed.

I was inspired by Jon Haratyk, co-founder of **Living Better 101**, when he showed me how I could help others while helping myself. Using my skills, talents, and knowledge, I was able to shift my mindset and learn an entirely new system. It was a transition that was both challenging and rewarding. Helping our **Living Better 101** Students and establishing relationships with each all while educating them about their situation (and relieving their stress) is a huge blessing, a transition I am grateful to have made.

My greatest blessings are my wife and 3 children. My youngest son challenges me to be more progressive in my thinking and keeps me feeling young. As an avid Poker Player, I am able to apply that way of thinking to my aspirations and goals in business and of playing in the World Series of Poker. I am grateful for my family's support in all I do.





Badges, Certificates and the Power of Staying Motivated

By now you probably know that I am a lover of my Peloton stationery bike. I ride miles and miles and never go anywhere. Here is the question I ask myself: Why is it so motivating to 1) ride with a community of people I don't know and can't even see, 2) reach milestone achievements 3) be recognized for those milestones? I am fascinated by the mere act of earning milestone badges can motivate me to keep going day after day, month after month. The badges are not seen publicly, so why then will I forgo sleep to ride with a friend or rearrange my schedule to make sure I get my workout in?

Here's the deal, studies show that **positive recognition** of an accomplishment raises self esteem, improves self image and encourages the accomplishment of greater results in the future.

"There are two things people want more than money: RECOGNITION and PRAISE."

—Mary Kay

This is one reason [Living Better 101](#) rewards our Students with **Certificates of Achievement** as milestones are accomplished during their Credit Process. Recognition for hard work, consistency and dedication only encourages more effort in working toward even greater results.

Bottom line, [Living Better 101](#) wants YOU to succeed in reaching your goals and we are committed to helping you do so. Many of our Students have already been recipients of these awards, but for those of you who may be new to the process, here is a sampling of just a few of the milestones recognitions that are available.

Join us on the leaderboard to success as we celebrate YOU!

We provide EDUCATION - You make DECISIONS





CONGRATULATIONS BRENDA!

★ **42 DELETIONS**

★ **51 TOTAL POINT INCREASE**

★ **27 Negative Student Loans Deleted**

★ **Only positive items remain on Brenda's credit report**



	EQUIFAX®	Experian®	TransUnion
Deleted Items	15	11	16
Starting Score	684	662	689
End Score	701	685	700
Score Increase	17	23	11

Brenda:

"I'm so excited about my credit. Thank you!"

Brenda's **Student Loan** problems have been resolved *and* she was able to purchase a motorhome at a low interest rate while continuing to build her CREDIT.

Her goals were accomplished one small step at a time and **Living Better 101** recognized her achievements as she reached milestones along the way.

Brenda is continuing with her program in order to build her credit and raise her Credit Scores.

After receiving her 700 Certificate of Achievement, a 740 Certificate is on the horizon.

It's What We Do!

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

If you want to improve your Credit Score,

You must improve your Credit Report.

Saying NO to Resolutions and YES to Positive Results!

For a FREE Credit Analysis

Call: (844)844-3911 or Email: help@LivingBetter101.com

[Or contact us here](#)

