



THE GOOD NEWS REVIEW

MAY FUN FACTS

Did you know...

May 1 is Lei Day in Hawaii? The first Lei Day observance occurred on May 1, 1928.

Did you know...

May's full Moon, the **Flower Moon**, occurs on Wednesday, May 26?

Did you know...

"May" is named for the Roman goddess Maia, who oversaw the growth of plants?

Did you know...

The birthstone of May is the emerald which symbolizes success and love?

Did you know...

May 16th is Armed Forces Day, which honors those who serve in all branches of the United States military?



A Note From Our Founder...

May is my favorite month of the year. There is something special about the rebirth that occurs as the flowers bloom and trees that once were bare skeletons become covered with new lush green leaves making everything feel fresh and alive once again. With this new growing season, my thoughts turn to my own growth and progression.

Right now, I am intrigued by the "POWER OF ONE" and its effect on change and growth! As I have watched the blossoms and new leaves appear, it has taken many days for this transition to occur, one day at a time, even one month at a time. All growth happens the very same way, slowly, ever so slowly, one day, one workout, one payment, one less candy bar, one written page, one (_fill in the blank_) at a time.

At the golf course recently I hit a golf ball for the first time in two years. As a beginner golfer I haven't been able to hit the ball very far and yet by the third time hitting my driver, I smashed the ball right down the fairway. How did I do this? My surprised self wondered how this happened. The answer is pretty simple. I have worked out almost every single day in my home gym for the last two years so when I launched the ball down the fairway, it was simply the result of becoming stronger just by showing up one day and then another day, again and again.

Here's to the POWER OF ONE, and showing up.

Connie Larson



Are you AWESOME?

LIVING BETTER 101 has an opening for a:

Customer Success Specialist

Our Client Credit Education, Repair Process and Support System is one that is truly life changing. There is nothing more thrilling than getting to know each client and assisting them in achieving their dreams and goals.

Skills and Qualifications include:

- Impeccable Customer Service skills
- Strong Verbal (phone) and Written Communication
- Proficient Computer skills
- Able to work on-site in our office located in Corona, CA Monday - Friday.
- Desire to learn - training and certification will be provided.
- Propensity for Problem Solving and Multi- Tasking

If you (or someone you know) love working directly with people, please call us at (714) 510- 3919 or email your resumé to info@LivingBetter101.com.

We look forward to meeting you.



Fico vs Vantage Credit Scores

“Why can Credit Scores be so different based on which monitoring service you use?” Often, our clients check their CreditKarma or other free credit monitoring services and notice their score either went down or is different from the score used when they started their process with us. So why is that?

No Two Scoring Models are the Same

Credit Scores vary depending on the monitoring service used because there are different scoring models. Some are modeled for Credit Card lending decisions, some are for Mortgage Lending decisions, or for Automotive Lenders, and on and on. Most of the free Credit Score monitoring services use their own scoring models where they use their own criteria to determine the score.

Then there are the big ones like **FICO**, which has **28 different** scoring models! **Vantage** has **4 different** models. As if that wasn't enough, many of the largest lenders in the country have their own internal scoring model! This is why scores can be so different from one place to the next.

There's NO "Best" Scoring Model

There isn't just one that's best. The important thing is to **STICK** with one to accurately track changes. Think of Credit Monitoring as a gauge. Keeping your eye on that gauge gives you a general idea of how you're doing and the results you're getting. When negative items are removed, or debt is paid down - the gauge goes up and you know progress has been made. On the flip side, when negative items are added, or debt goes up - the gauge goes down and you know there is a problem.



Whichever service you use, stick with it and do not jump around!

The **POWER**
of **ONE**

ONE TREE can
start a forest.

ONE SMILE can
begin a friendship

ONE TOUCH can
show you care.

ONE ACT can
inspire a
movement.

ONE CANDLE can
wipe out darkness.

ONE PERSON can
make a difference.

ONE PAYMENT
can lower interest
costs, lower
balances, or raise
scores.





MAY HABIT TRACKER

Changes happen ONE HABIT at a time.

MAY 2021

MAY 2021

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30	31					

Accomplishments: _____

Gains Made: _____

Request your HABIT Tracker at info@LivingBetter101.com



It's What We Do!
 Helping our students remove **BANKRUPTCY**
 to achieve their **GOALS AND DREAMS .**



UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF MISSOURI
 THOMAS F. EAGLETON U.S. COURTHOUSE
 111 SOUTH TENTH STREET, FOURTH FLOOR
 ST. LOUIS, MISSOURI 63102
www.moeb.uscourts.gov

DANA C. MCWAY
 CLERK OF COURT

DIANA DURKEE AUGUST
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March 11, 2021



**Actual RESPONSE LETTER from the
 U.S. BANKRUPTCY COURT.
 The court does NOT report or VERIFY
 information with the Credit Bureaus.**

To Whom It May Concern:

I write in response to your letter received on March 5, 2021. You ask for the procedures the Bankruptcy Court for the Eastern District of Missouri ("Court") follows when verifying the information held by credit bureaus regarding bankruptcy filings. Please be advised the Court has no interaction with any credit bureau. The Court does not report information regarding bankruptcy cases to credit bureaus and does not verify the accuracy of information held by credit bureaus regarding bankruptcy cases. Additionally, the Court does not sell information regarding bankruptcy cases to credit bureaus.

The exact effects will vary, but according to top **scoring** model FICO, filing for **bankruptcy** can send a good credit **score** of 700 or above plummeting by at least 200 points. If your **score** is a bit **lower**—around 680—you can lose between 130 and 150 points.

Going back to the POWER OF ONE, removing just this **one** item can have a significant impact on your score. We know how the law works, how the courts work and how the credit bureaus are not honest about **VERIFYING** your bankruptcy. With this in mind, we can help anyone who has a bankruptcy reporting on their credit report.



Happy Mother's Day!
 For a FREE Credit review

Call: (844) 844-3911

Email: info@LivingBetter101.com

