

THE GOOD NEWS REVIEW

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DID YOU KNOW...

Richard Cadbury began putting Cupids and rosebuds on heart-shaped boxes in 1861? When the chocolates had been eaten, people could use the beautiful boxes to save such mementos as love letters.

The commercialization of Valentine's Day flourished in America at the turn of the century when Milton Hershey began covering his caramels with sweet chocolate in 1894?

The mass produced Valentine card was born on January 10th, 1840, when Great Britain introduced the Uniform Penny Post, meaning that Valentine cards could be mailed for just one penny?

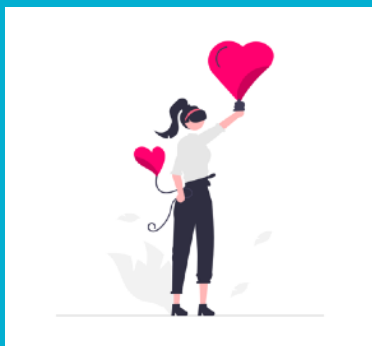


Photo by Nick Fewings on Unsplash

A Note From Our Founder...

February is known as the month of LOVE and romance. We celebrate with chocolate covered strawberries and intimate dinners. We buy 250 million roses that have been produced just for Valentine's Day. Store shelves are filled with greeting cards, heart-shaped boxes of chocolates, and candy hearts printed with sweet messages.

Legend tells us that during the 3rd century in Rome, Emperor Claudius II forbade marriage of young men in order to grow his army, believing that single men made better soldiers. St Valentine, a young priest, secretly performed marriages for the young lovers in spite of the ruling. Claudius found out and sentenced St Valentine to death.

Unlike St Valentine, we needn't risk our lives for the sake of love, however, there are many ways we can buoy each other up and send out a ripple of love. We know many of our students have been through difficult situations before we met and you are here because of these situations. I hope you know that you are cared about and realized that your goals are important to each one of us. You are supported. You are celebrated.

We absolutely love each and everyone of our STUDENTS!

Connie Larson, the Credit Lady



Meet Anthony Saude

As a native of Southern California, I had the opportunity to move to the beautiful city of Corona, California 20 years ago. I immediately fell in love with the people and the community and made this beautiful city my permanent home.

I have worked in the finance sector, specifically in the collection industry for 30 years, working my way from collector to management. While I was great at my job, I really wanted to work in an area where I could help people realize a better future for themselves..



I began my new adventure with Living Better 101 in April of 2021. I knew that I was taking a leap of faith, but also knew that my faith would allow me to persevere through any challenges placed in front of me. I know now that it was the right decision it became available exactly at the right time for me and my family.

I love my wife of 20 years, my 3 children, and now my 1st grandchild very deeply. My job as a father and husband is to do my best to help them all avoid as many of the self-made obstacles I had to overcome in my life. Each one is a blessing that is immeasurable.

Being an avid fisherman has taught me patience in all things. Playing and coaching sports has taught me persistence. And having overcome many hardships in my life has strengthened my faith. I thank Jesus everyday for each and every challenge and person he has put into my life. I am thrilled to help you reach your goals and find freedom once again.





AUTHORIZED USER VS. JOINT ACCOUNT HOLDER

When it comes to adding another person to your account or joining someone in sharing a credit card, it's important to understand both options.

- ◆ **An AUTHORIZED USER** is someone who is approved to make credit card purchases with your account but is not responsible for the credit card balance.

The **Authorized User** is NOT free of all financial repercussions. A missed payment can reflect negatively on all Authorized Users on an account when it comes to Credit Scores. This is also true for Credit Utilization rates, which can spike with a large outstanding balance creating lower Credit Scores.

The account holder has the responsibility for what the **Authorized User** does, including making charges and running up the balances. Allowing someone to become an **Authorized User** benefits the User.

- ◆ **A JOINT ACCOUNT HOLDER** is someone who co-owns a credit card account and is equally responsible for paying the balance.

All parties involved are likely to be required to go through the application process which could affect the interest rate. They also will be subject to direct impact on their individual Credit Scores based on the actions taken with the account. A single missed payment, for example, could negatively impact two different Credit Scores.

If there is a falling out and the account is closed, **Joint Users** could see Credit Score impacts based on utilization rate and the average age of credit. If one of the **Joint Account Holders** dies, the other would likely be left responsible for the full balance alone.

When To Use Authorized User...

- * Someone in your household has poor credit and is unable to obtain a card on their own.
- * A young adult in the household needs help developing credit history.
- * A teenager in the household needs access to funds for nominal or emergency purchases.

When To Use Joint Account Holder...

- * Spouses or partners who wish to set up a new account to pay bills together.
- * Members of a household want to "combine forces" for the best possible credit opportunity.

A final note:

The Authorized User path is simpler and safer route if you need to share an account. Yes, you're on the hook alone, but you're also in complete control if things go wrong.



We provide EDUCATION - You make DECISIONS



CONGRATULATIONS VIRGINIA!



40 DELETIONS

241 TOTAL POINT INCREASE

Bankruptcy Deleted

All Bankruptcy items have been deleted

New Home Purchase

New Car Purchase

Middle Score is now 700

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.

It is such a pleasure to work with Virginia. I remember our first phone conversation and how eager she was to put all the pieces of her life back together. She has been dedicated to her process and has a strong desire to learn about each step along the way. I am so excited for her to reach a Credit Score of 740 and even higher. At that point, she and her partner will have the option of refinancing their home at a better interest rate.

The best thing about working with Virginia is that she takes her knowledge with her and knows where to turn with questions in the future. When the time shortly comes, that she graduates the program, we will part as friends.

We LOVE our Students!
For a FREE Credit Analysis



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