



# THE GOOD NEWS REVIEW

## JULY FUN FACTS

### Did you know...

July's full Moon, the full Buck Moon, occurs on Friday, July 23?

### Did you know...

July is named after Roman dictator Julius Caesar ?

### Did you know...

On the fourth of July, we celebrate the adoption of the Declaration of Independence in 1776?

### Did you know...

July 25th is National Day of the Cowboy?

### Did you know...

July 5 is the time of **aphelion**, when Earth is the farthest it will get from the Sun for the entire year? We will be 94,510,886 miles away from our bright star?



## A Note From Our Founder...

This month brings us the excitement of fireworks, picnics, trips to the beach, ice cream, parades and family gatherings. Our family gathered once again with brothers, sisters, parents, aunts, uncles, cousins and friends that we hadn't seen for two years. As we were reunited we greeted each other with huge hugs that were held tight not wanting to let go. We were so delighted to see each other that happy tears were shed.

On the day of the Fourth, we made our trek up the hill to Main Street to watch the parade. This year however, the parade was different than previous years, as the number of floats were fewer but the number of participants were greater. The air was thick with excitement as we stood enveloped in the crowd of people. American Flags waved by on horses, on banners, on four-wheelers and on every lamp post. Emotions of love and patriotism rose in me and once more tears fell. In that magical moment it hit me that we were **free** to celebrate, **free** to hug each other, **free** to travel, and we were experiencing and celebrating our **FREEDOM**.

So many thoughts flooded my mind. Our **Freedom** is not something to be taken for granted. **Freedom** is a personal responsibility. **Freedom** is dedication. **Freedom** is hard work. **Freedom** is doing what others won't! **Freedom** is NOT free!

Here's to all of us committed to hard work, dedication, and doing what others won't, as we honour and celebrate our freedom.

*Connie Larson*



# Please Welcome Living Better 101's Newest Team Members



Our Living Better 101 Credit Education, Repair and Support team is excited to welcome three new team members to our Living Better 101 family.

We are excited to introduce you to:

## **Anthony Saude - Sales Specialist**

You can contact Anthony at - [anthony@LivingBetter101.com](mailto:anthony@LivingBetter101.com) or (714)510-3915

## **Darin Viena - Customer Service and Support**

You can contact Darin at - [info@LivingBetter101.com](mailto:info@LivingBetter101.com) or (714)510-3917

## **Krista Lake - Customer Service and Support**

You can contact Krista at - [contact@LivingBetter101.com](mailto:contact@LivingBetter101.com) or (714)510-3923

Watch for upcoming issues of THE GOOD NEWS REVIEW to learn more about each one of our fabulous new team members. Until then, as you hear from each of them in the form of phone calls or messages please say hi and make each one feel welcome.





## Five Things You Can Do To Mess Up Your CREDIT SCORE.

Understanding exactly what is hurting your credit score can be difficult. The truth is that even seemingly small things can have a profound effect on your score. Knowing what can trip you up can help ensure you don't further hurt your credit score.

1. **You have too many credit cards.** Having too many cards can negatively impact both your credit score and your ability to borrow money. Even if you don't use all your available credit, lenders might wonder what would happen if you did max out your cards.
2. **You don't have any credit cards.** Lenders like to see a long history of "responsible" credit use, and if you don't have revolving credit, you might not have much information to show. Not having open credit card accounts can actually hurt your credit score as much as having too many.
3. **You close old or inactive credit cards.** Although it's smart to limit the number of credit cards you have, closing old or inactive cards can actually hurt your credit score. The length of your *credit history affects 15 percent of your score* which is why it's important not to close credit card accounts.
4. **You co-sign on debt.** Co-signing for family or friends on their credit cards, car loans, residential leases and cellphone plans can ruin strong credit scores. First, that debt obligation can immediately show up on your credit report, and the higher debt load can impact your credit score. Second, if your friend or family member doesn't make their payments, those missed payments will show up on your credit report.
5. **You make too many Credit Inquiries.** Multiple credit inquiries in a short period can have a long effect on your record. Unwanted inquiries will appear on your credit report or reports and applying for credit too often is adding a bunch of new accounts to your credit reports, which lowers the average age of your accounts. Lenders also look at multiple credit applications in a short amount of time as a sign of risk.

## Five Things You Can Do To Fix Your CREDIT SCORE

1. Our clients with highest scores have 3-5 Credit Cards.
2. Become an Authorized User on a family member's credit card. Just make sure they're a responsible borrower.
3. Keep older credit cards active by using them sparingly and paying off balances.
4. If you co-sign, make sure you can cover the expenses and closely monitor the account to make sure no missed payments occur.
5. Remember that Inquiries stay on your Credit Report for 24 months, however, as long as you manage current credit accounts well, your credit score should bounce back within three months of the last inquiry.



**It's What We Do!**  
**Helping clients** achieve their **GOALS AND DREAMS.**  
 If you want to improve your Credit Score,  
 you must improve your Credit Report.

	<b>EQUIFAX</b>	<b>Experian</b>	<b>TransUnion</b>
Deleted	12	13	13
<b>Credit Scores:</b>			
Starting Score	565	624	581
End Score	666	654	660
Score Increase	101	30	79

### CONGRATULATIONS!



**Latasha** is a realtor who met us at a presentation we put on in her Real Estate office. We hit it off immediately and became instant friends. She knew she was ready to fix her credit and be an example to her clients in order to help them reach their goals and dreams of home purchase. Latasha is a shining light for her clients with her personal Credit Knowledge and Progress with:

- **38 TOTAL DELETIONS**
- **210 TOTAL SCORE INCREASE**

**Happy Independence Day!**

For a **FREE** Credit Analysis

Call: (844)844-3911 or [Email: info@LivingBetter101.com](mailto:info@LivingBetter101.com)

