



THE GOOD NEWS REVIEW

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Trick or Treat...

The National Retail Federation is estimating that in 2022 shoppers will spend **\$3.1 billion** on Halloween candy.

TOTAL EXPECTED SPENDING



In Oregon, full-sized candy bars are the norm for trick-or-treaters to receive.

Over 50% of parents stash some Halloween candy to enjoy later in the year.

Among those who celebrate Halloween, 95% will purchase candy. They will spend about \$27.55.

Team Candy Corn or not? Most of the **9 billion kernels**, more than 35 million pounds, are produced annually and are eaten around Halloween.

Each year, the candy maker Brach's, says it produces enough Candy Corn to encircle the Earth more than five times.



Photo by chris-robot on Unsplash

A NOTE FROM OUR FOUNDER...

Our recently acquired goats, Pancake and Waffle, are the sweetest. The two of them come running when we call them, follow us everywhere, and love anyone who will scratch their heads.

These two friendly creatures have acres to explore freely during the day and a large pen to keep them safe from the weather and other dangers at night. This routine has worked out well until last week when they wandered off. Evening came and they were nowhere to be found. We called their names and checked all their usual hangouts, including their favourite plum tree. They had disappeared.

Everyone searched for 5 anxious days until it was discovered that they were safely corralled in the neighbour's yard. Pancake and Waffle were happy to see us, the neighbours—not so much. The two wanderers were brought home and given new boundaries to prevent them from getting lost again. No longer free to wander, they are happy being tethered during the day, proudly wear their new collars.

Many times we too, wander. We wander away from achieving our goals. Or, we aimlessly pursue our goals failing to question where we are going or what is stopping us from getting there. It happens to all of us at one time or another. This month I challenge each of us to harness our power and define the boundaries of our success.

Connie, the Credit Lady



What's Happening In Living Better 101

Education Opportunities

Along with the Living Better 101 curriculum that Students receive monthly, we can also be found on Zoom or in person teaching our community about Credit.

Dan and Melisa Tovar of Legacy Homes have put together an Education Workshop Series. This series, SHIFT, is designed to have experts answer questions and open doors regarding many different fields including Real Estate, Credit and even Estate Planning.

Living Better 101 had the pleasure of speaking at one of these workshops answering questions on everything CREDIT. The attendees came with great questions and left knowing so much more than they planned on. It is quite gratifying to see the lightbulbs of understanding turn on for each individual.

If you missed this workshop, [click the link here](#) or the box above to watch the full presentation.



“Will your Credit be ready for the next opportunity?”

In this workshop we shared:

- * **6 Secrets for High Credit Scores**
- * **How the Credit Bureaus determine your Credit Scores**
- * **3 Steps to make Credit your Super Power** and so much more.

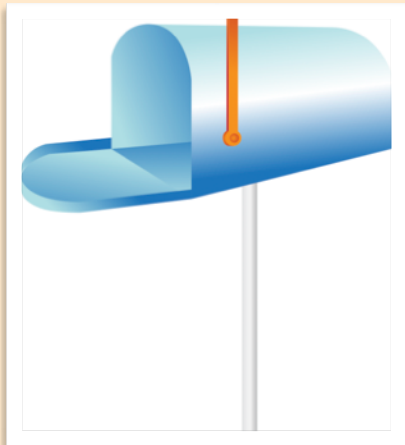
Thank you Dan and Melisa for the opportunity to be a part of this informative workshop series. It is a pleasure to connect with such great people of integrity and vast knowledge in the field of Real Estate.

NEW MAILING ADDRESS FOR LIVING BETTER 101

Once you receive your Credit Bureau Results/Responses you are ready to send them over to our office for review and an account update. This step is vital to your progress and process.

Please mail your Credit Bureau Results to our **NEW ADDRESS:**

Living Better 101
P.O. Box 79435
Corona, CA 92877





PERSONAL INFORMATION ERRORS ON YOUR CREDIT REPORT

More than a Third of Volunteers in a January 2021 Consumer Reports Study Found Errors in Their Credit Reports

What other business would allow 10-20% error rate?

It is vital to know that you have **updated** and **accurate Personal Information** reporting to the Credit Bureaus.

It is also your lawful right to have accurate information reporting.

Generally when a financial institution checks your Credit (when making a lending decision), what they are typing is placed directly into your Credit Report **exactly the way they typed it**.

The person who took your information is human and often makes mistakes.

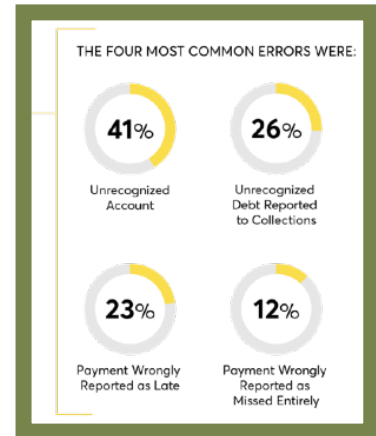
Those **ERRORS** could cause you to be **denied CREDIT**, as the information reporting with the Credit Bureaus may not match the information you provided.

On the flip side, **negative accounts** tied to old or inaccurate information such as an address could then be **deleted** as the address is no longer current and you no longer have access to that address.

*At least once a year, review your Credit Report for accurate Personal Information reporting. It is very important that everything reporting be **accurate and up to date**. The Credit Bureaus use this information to verify your identity, and if **anything here is incorrect or outdated, your security may be compromised**. If you would like help with this, call, email, or text for assistance. We are always happy to help you.



Errors related to debts...



Errors related to Personal Information...





This month we celebrate Jennifer!

Middle Credit Score is now 700

15 DELETIONS!

993 TOTAL POINT INCREASE!

Jennifer was Credit Invisible with Equifax without any credit reporting and a score of 0. One of her goals was to have positive Credit accounts reporting on Equifax once again.

CONGRATULATIONS!

Jennifer reached her goals and became Credit Visible. She gained an amazing **993 total points**—a Living Better 101 student record!!

EQUIFAX	experian	TransUnion
Starting Scores		
0	598	508
Deletions		
3	7	5
End Scores		
700	699	700

It's What We Do!

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

Jennifer was lost when it came to determining how to become eligible consumer. Having a middle Credit Score of 700, she now has the **FREEDOM** to pursue her goals and dreams.

Credit does not need to be SCARY or SPOOKY!

Call today for a FREE Credit Analysis

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

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

