



THE GOOD NEWS REVIEW

SEPTEMBER FUN FACTS

Did you know...

The name “September” comes from an old Roman word, “septem,” which actually means 7? September was the 7th month of the year on the Roman calendar. It did not become the ninth month until the advent of the Gregorian calendar.

Did you know...

National Cheese Pizza Day is September 5th?

Did you know...

September 12th is **National Grandparents Day?**

Did you know...

September 15th **Yom Kippur**, the holiest holiday on the Jewish Calendar?

Did you know...

Fall begins on September 22nd? On this day there are equal hours of daylight and darkness.



A Note From Our Founder...

Unable to discern the precise moment it happens, but in spite of the shining sun, the air has changed and the winds have shifted. A gentle warmth has replaced the intense heat of summer. The leaves, now a crispy golden yellow, are fluttering to the ground. The fragrant scent of fresh cut grass has been replaced by a damp and earthy aroma. Tank-tops have been traded for cozy sweatshirts in the early, dark mornings as the sun takes its time showing up through the living room windows. Shorter, cozier days are more evidence of the change.

I feel myself changing with season as I eat ripened peaches and freshly picked tomatoes from the local farm stand. I am also modifying my morning routine to include more conversation and less cortisol inducing news. September is showing me how beautiful and necessary transition is and so I ask, **“What is it that I want to change, what am I ready to let go of and what transformation do I want to take place in my life?”** I get to write my story of change with the actions I take right now. What actions will you take this Fall season to support your transformation and the story you want to live?

Here’s to an exciting and beautiful, season of change.

Connie Larson



The LEGACY of Good Credit

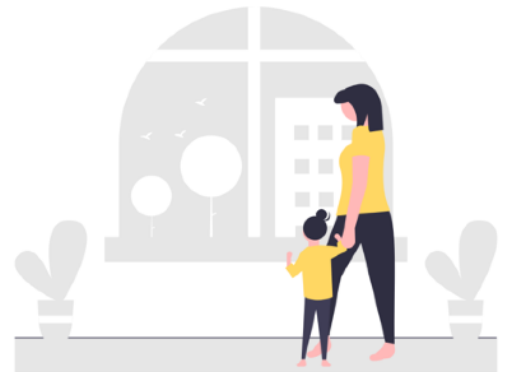


What if the best result of having Excellent Credit is the effect it can have on your entire family?

Think about it. The result of your choices, your careful spending habits, and your conversations about money and goals, will be that your example will have positive consequences for your family.

Below is a sampling of the conversations that go on in our family because of the example we have set in our everyday lifestyle:

- ★ **Daughter #2:** “My Credit Score is the 700’s and I want to buy a car that fits our growing family. What is the best way to go about it with \$8000 in savings and trading in our old car?”
- ★ **Daughter #3:** “I can’t believe how much our 13-year-old is picking up by listening to us talk. She now understands the concept of **interest, credit and paying bills on time**. She is asking questions I never thought to ask at her age.”
- ★ **Son #5:** “After buying new furniture for our house we noticed what a huge affect **utilization** has on our Credit. We were offered to purchase with interest free financing and our Credit Scores went from 750 to the high 600’s! Gulp! Thank goodness our Scores are back in the 700’s after paying the account down.”
- ★ **Son #2:** “I finally have all of my obligations caught up and as a result, my Credit Score is back up in the 700’s, where it hasn’t been for years. Previously, I was only able to use cash and my debit card. Today I have a new truck and four credit cards with high limits! My next step is building my own house.”



We have the opportunity to represent a lighthouse
for our family members, rather than a life boat!
Instead of rescuing them,
you will be helping them find their own way to shore.



Credit Cards: What You Need to Know



Studies show that people keep their first Credit Card for 15 years. Relationships last so long because consumers don't know how to find better deals. You need the facts to be a wise consumer and the tools to use Credit wisely. Recently I received an 'AMAZING' offer from one of my Credit Cards. After thoroughly reading the terms, I discovered that if I accepted the offer of

"double points" I would forfeit the benefits of my existing card that included **NO LATE FEES, NO PENALTIES AND A LOW INTEREST RATE.** By reading the fine print I avoided being lured in by the offer.

PROS AND CONS OF USING CREDIT

ADVANTAGES	DISADVANTAGES
Ability to buy needed items now	Interest (paying a higher cost for items)
Reduced need to carry cash	May require additional fees
Creates a record of purchases (Especially for budgeting or tax purposes)	Financial difficulties if one loses track of how much has been spent
More convenient than writing checks	Increased impulse buying
Consolidates bills into one payment	Damaging your credit if you miss a payment or allow debt to stack up

How Much Credit Can You Afford?

It is suggested that you **NOT** borrow more than **15%** of your yearly **NET** income.

EXAMPLE:

If you earn \$5000 a month after taxes, your yearly net income is:
 $12 \times \$5000 = \$60,000$

Calculate 15% of your annual net income to find your safe debt load.

$$\$60,000 \times 15\% = \$9000$$

(housing debt is not counted as part of the 15%)

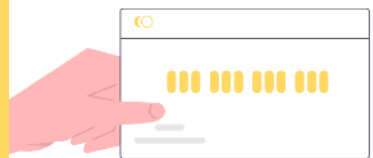
It is also suggested that **monthly payments not exceed 10%** of your **monthly net income.**

If your take-home pay is \$5000 a month:

$$\$5000 \times 10\% = \$500$$

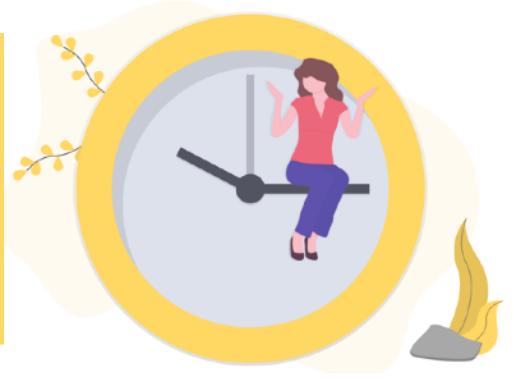
Your CREDIT Responsibilities

- Avoid buying on impulse
- Borrow only what you can repay
- Read & understand the credit contract
- Pay debts promptly
- Notify creditor if you cannot meet your payments
- Report lost or stolen credit cards promptly
- Never give your card number over the phone unless you initiate the call
- Shop around for the best terms
- Figure out the total price when paying with credit
- Keep **UTILIZATION** at **25%** for best Credit Scores





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.



Activity Report September 2021 - David

	EQUIFAX	Experian	TransUnion
Deleted	5	6	6
Starting Score	543	516	551
End Score	699	758	740
Score Increase	156	242	189

CONGRATULATIONS!

On your new business
and your new life!



David came to us when he was ready to leave his job and create a new business. We are so inspired by David as we witnessed his transition to a new and successful business. Thank you for sharing your journey with us and allowing us to celebrate your life change.

7 TOTAL DELETIONS
233 TOTAL SCORE INCREASE



Happy September!

For a FREE Credit Analysis

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

