

THE GOOD NEWS REVIEW

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FACTS ABOUT TURKEYS

1. Turkeys are native to North America, and wild turkeys can be found in every U.S. state except Alaska.
2. Wild Turkeys are omnivorous and eat seeds, insects, frogs and lizards.
3. Benjamin Franklin was so fond of turkeys he recommended they become our national bird.
4. According to the National Turkey Federation, about 45 million to 46 million turkeys are consumed each Thanksgiving.
5. Turkeys can see movement almost 100 yards away.
6. Male turkeys gobble. Hens do not.



Photo by Alisa Anton on Unsplash

A Note From Our Founder...

At the time of this writing, there are a mere 60 days left in the year. Quite frankly, I am a little baffled at how fast this very challenging year is coming to an end. Right now I am beyond excited for the new year ahead, especially as our team is eagerly developing new ideas to put in place with each one of you in mind. I am also looking forward to getting to know more of you personally as I continue to reach out to say hi, check in and answer your questions. You are the reason we do what we do so be ready to let me know how things are going.

As the holiday season approaches, I am remembering all the gifts that are mine—not wanting to overlook even the smallest of my blessings. Health, rain, books, family, memories, cozy blankets, new golf clubs, music, coffee in the morning with my love, YouTube fireplace screensavers, and all who have left footprints on my heart.

Here's to a beautiful Thanksgiving season and appreciating the most significant gifts that are often the smallest and most easily overlooked.

Connie Larson



Meet our Living Better 101 Students...

Our students have one common goal:

FREEDOM

- Freedom to refinance a mortgage
- Freedom to buy a car they need (or want)
- Freedom to relocate
- Freedom to apply for a new job
- Freedom to buy a new home
- Freedom to apply for credit
- Freedom to use credit at the best rates
- Freedom to pay for life's emergencies



Photo by Bruce Mars on Unsplash

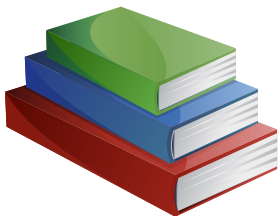
Freedom comes at a cost, there isn't a winning lottery ticket, there isn't a shortcut – there is a winning formula!



Living Better 101 students embrace **CHANGE**. They want a new result and are willing to step out of their comfort zone to do something different and make necessary changes. They willingly give up something good for something better.



Living Better 101 students welcome their situation and see it as an opportunity to **GROW**. They learn what to do and then do it. They know the price they pay for help and education will always bring them another step closer to lower interest rates, less credit card debt, higher credit scores and ultimately - Freedom.



Living Better 101 students continue to **EVOLVE** in order for permanent change to take place. They are dedicated to the process using education, new habits and tools. They are willing to keep taking action in order to reach their desired goals.



Building Credit: What You Need to Know



You have been diligent with your Credit Restoration process and you are now at the point where you need to build your credit again.

Building CREDIT can be challenging because without credit history it can be hard to get a loan, a credit card, or even an apartment. How are you supposed to establish a positive paying history if no one

will give you credit in the first place? How do you go about it?

Several tools can help you establish credit history.

- If you want to obtain a credit card, you have a couple of options. You could start with a **'Secured Credit Card'** or ask to be an **'Authorized User'** on another persons card.
- If you want to build credit without a credit card, you might try a **Credit-Builder Loan, Secured Loan, or Co-Signed Loan**. There are also ways to use rent, phone, and utility payments to build credit.

Get a Secured Credit Card: A secured card is backed by a cash deposit you make upfront; the deposit amount is usually the same as your credit limit. You'll use the card like any other credit card—buy things, make a payment on or before the due date, and incur interest if you don't pay your balance in full.

Become an Authorized User: A family member or significant other may be willing to add you as an Authorized User on his or her card. Doing so adds that card's payment history to your credit files, so you will want a primary user who has a **long history of paying on time**.

Get a Credit-Builder Product or a Secured Loan: The sole purpose of a Credit Builder Loan is to help people build credit. Typically, the money you borrow is held by the lender in an account and not released to you until the loan is repaid. It's a forced savings program of sorts, and your payments are reported to credit bureaus.

Credit-Building Tools for Building Good Credit and Earning a Good Credit Score

- Get a Secured Card
- Get a Credit Builder product or a Secured Loan
- Use a Co-Signer
- Become an Authorized User
- Get credit for the bills you pay
- Practice Good Credit habits
- Check your Credit Scores and Credit Reports



We provide EDUCATION - You make DECISIONS



CONGRATULATIONS JOSE!

10 DELETIONS

IDENTITY THEFT FRAUD RESOLVED
PRE-APPROVED FOR A MORTGAGE



It's What We Do!

Helping YOU achieve your
GOALS AND DREAMS.

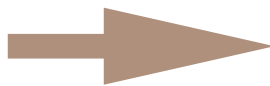
If you want to improve your Credit Score,
You must improve your Credit Report.

CONGRATULATIONS JOSE!

In a recent note from Jose's Realtor, Aiann (she) reached out to let us know how happy they both were with his Credit Process.

They achieved their goals and now have the FREEDOM to shop for their new home.

This note from, Aiann is the best message ever!!!



“ Jose is VERY HAPPY and SATISFIED with your team and clearing all negative and **fraud accounts** on his credit. Our lender gave us the green light that we are good to shop for homes already. :)
Jose is thankful for you guys for making this possible for him and for how your process and system works!!! Highly recommended. (For me, I won't hesitate to refer you to anyone that needs help with their credit.) Have a blessed week and thank you for all your help!
Thank you so much!!!! Aiann”

Happy Thanksgiving!

We are so grateful for each of YOU!

For a FREE Credit Analysis

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

