

THE GOOD NEWS REVIEW

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Back To School Spending

1918 was the first year that all 50 states required students to complete their elementary schooling.

*The average planned back-to-school spending per household in the United States has increased year-on-year to reach about **\$890** in 2023. This is an increase of over **\$400** dollars since 2004.*

*During the 2023 back-to-school shopping season, American parents, guardians, and children are planning to spend an estimated total of **41.5 billion U.S. dollars**.*

*This year parents expected to spend on average **\$257** on their children's back-to-school clothing and accessories.*

*In 2023, U.S. consumers planned to spend a total of about **13 billion U.S. dollars** on back-to-college dorm or apartment furnishings.*



As a child, back-to-school shopping was second only to Christmas shopping on the excitement metre. My sisters and I delighted in marching behind Mom throughout the Eaton's Department Store. Eager to try on Buster Brown shoes—sturdy enough to climb on monkey bars yet suitable for wearing with dresses—we also chose ankle socks adorned with lace. Mom picked out the despised undershirts, and clapped her hands together as we twirled in front of dressing room mirrors catching glimpses of courdery jumpers and fuzzy sweaters.

Present day, our daughter is preparing her five littles for the new school year. Along with the usual pencils, folders, and school uniforms, she is buying golf attire for her new-to-the-highschool-team golfer, lunch boxes, and running shoes for cross country club. In the midst of her preparation, she mentioned that one child also needed a new backpack. After vacillating between buying a new one or repairing a treasured Las Vegas Golden Knights backpack, she delighted in telling me that a new zipper not only brought the backpack back to life, she also saved \$60. I was impressed with her frugality.

With nine grown children of our own and 35 back-to-school years behind us, I'm grateful I'm not the one getting children ready for school! So cheers to our teachers, students, and the parents who are preparing for another year of learning! My challenge for you this month; 1) Pay with cash. 2) Get creative, and 3) Insite frugality into the process.

Connie Larson, Chief Credit Officer



Who is Haleigh Ackling?

Market Director of Living Better 101



Haleigh is in charge of all social media outlets and marketing for Living Better 101.

“I would love for you to ‘like-and-share’ and say hi. As a graduate of the Living Better 101 Academy, I knew I had to become more involved in order to help others achieve the same success.

I’m so grateful to be a part of this amazing team of humans.”

The Interview

What Is The Ideal Experience For Each Student/Client?

By far, it is the tools and education Living Better 101 provides to each student. The process we have put in place provides navigation for the long-term storms of life—because they always come.

How Do You Motivate Others?

You might have heard of ‘mirror neurons’. In simple terms, mirror neurons are a type of brain cell that respond equally when we witness someone else perform the same action. With that in mind, I make it a priority to lead by example.

What Do You Do Best?

I love showcasing the quality of our company through all the social media platforms and media outlets. I take pride in making our business relatable to everyone.

What is your biggest success?

My tenacity! By being relentless, and never giving up, I am the one who always keeps going. It works.

What is Your Motto?

“Work hard, be kind, and expect good things to happen.

Current Passions?

Building strong relationships through connecting clients and businesses. And when I am not working at a job I absolutely adore, I am soaking up lake days with my five-year-old son, the light of my life.



RETAIL CREDIT CARDS (AND WHY THERE ARE BETTER CHOICES)



A RETAIL STORE CREDIT CARD offers a chance to receive perks at specific retail locations. Perks could include exclusive offers, discounts, rewards and access to special financing. Terms apply.

What Are the Drawbacks to Store Credit Cards?

Along with perks, most Store Cards come with limitations, as well.

- **Limited rewards redemption options:** Although rewards earning rates can be appealing, pay attention to redemption rules. Store Cards might restrict you to redeeming rewards with particular retailers.
- **Lower credit limits:** Because Store Credit Cards encourage loyalty, they're inclined to make card approval easier. They also typically don't extend Credit Lines as large as those available with other types of Credit Cards.
- **Potentially high APR:** With typically lower Credit standards, retail Store Credit Cards usually have higher interest rates than other types of cards. If you carry a balance on a Store Card, the interest you pay will likely exceed any discount or deals you received from the retailer for using their card.
- **Fewer cardholder benefits:** Regular rewards Credit Cards may come with cardholder benefits such as extended warranty coverage, purchase protection or an auto rental collision damage waiver. Benefits like these are available with some Store Credit Cards, however, they are less common.

If you decide to get a **RETAIL CREDIT CARD**, make a plan to maximize its value. Be sure to read the fine print before applying, and manage your Credit Card responsibly to avoid fees and interest that can erode your card's value.

Best Retail Store Credit Cards

Costco Anywhere Visa® Card by Citi

Best Feature: Costco rewards.
Credit Needed: 740-850
Annual Fee: \$0
APR: 20.49% (Variable)

Amazon Rewards Visa Signature Card.

Best Feature: Amazon rewards.
Credit Needed: 670-850
Annual Fee: \$0
APR: 18.99% - 26.99%

My Best Buy Visa® Card

Best Feature: Best Buy rewards
Annual Fee: \$0
APR: 30.99% Variable

Macy's American Express® Card

Best Feature: Macy's rewards
Annual Fee: \$0
APR: 27.49% Variable





Joshua came to Living Better 101 with very specific goals:

1. A new car
2. A condo
3. All clean credit
4. Educated about all things CREDIT related

Congratulations Joshua!


FOR ACHIEVING EVERY GOAL!

39 TOTAL DELETIONS

68 TOTAL POINT INCREASE

9 REPAIRED ACCOUNTS

(late payments are gone!)



Qualifying for
all the
best rates
with a
Middle Score
of **739!**

EQUIFAX

BEGINNING Scores

722

FINAL Scores

747

Score Increase

+25

experian

712

739

+27

TransUnion

714

730

+16



Call today for your own 'all clear and clean' CREDIT REPORT!

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

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