

# THE GOOD NEWS REVIEW

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## DID YOU KNOW...

In 1647 Oliver Cromwell, an English Puritan leader, banned the festivities of Christmas for being seen as immoral on such a holy day? The ban was lifted in 1660.

“Jingle Bells” was composed in 1857, and not for Christmas? It was meant to be a Thanksgiving song!

We withdraw more money in December than any other month?

In 2021, U.S. consumers are expected to spend approximately \$886 on Christmas gifts on average?

December 7th is National Pearl Harbor Remembrance Day?

The stock market tends to do better in December than any other month?



Photo by Tijana-Drndarski on Unsplash

## A Note From Our Founder...

I’m sitting at my desk thumbing through the journal I created last December. At that time I was evaluating my intentions for 2021, launching new goals, and establishing new habits I would commit to during the year. As I review what has been accomplished and what still remains to be done, I am propelled to press the gas pedal and finish the year with renewed vigor and energy. I am now made aware of the books yet to be read, the education projects to be created, and employees to be hired and trained. Just the mere act of review is invigorating and urges me to stay the course all the way to the end of the year.

The tendency for many of us at this time of the year is to relax our efforts. We start to feel hopelessness creep in with time running out along with the added the pressure of the holiday season. We are inclined to slow down or throw in the towel until January arrives once again.

It is my challenge to each of us to review our progress and feel invigorated to stay the course to reach just one more milestone and finish the year strong. Let’s do this!

*Connie Larson*



## The Importance of the Living Better 101 Process...

### You did not come this far to only come this far!

- Make your Credit Process a priority
- Review your Credit Report regularly
- Evaluate your Credit Utilization Ratio
- Pay down Credit Card balances
- Pay every bill on time
- Keep your 'old' Credit Cards
- Pay off high interest accounts first
- Keep sending in your Bureau responses
- Stay the course



### Your Credit Bureau responses are integral to your PROGRESS!

Living Better 101 students are strongly encouraged to send their Credit Bureau Responses to our office for review, account updates and to provide **PROOF of DELETIONS**, **PROOF of UPDATED** items, **PROOF of REPAIRED** trade lines, and **PROOF of CORRECTED** personal information to be used on their behalf for the fastest possible progress.

**Scanning your documents and uploading** them directly into your Secure Client Access account is quick, easy, and secured with Bank-Grade Security protected with 256-bit encryption. Because your account is cloud-based, it can be accessed from anywhere.

#### Scan Documents using your iPhone

1. Open Notes and select a note or create a new one.
2. Tap the Camera button, then tap Scan Documents .
3. Place your document in view of the camera.
4. If your device is in Auto mode, your document will automatically scan. If you need to manually capture a scan, tap the Shutter button or one of the Volume buttons. Then drag the corners to adjust the scan to fit the page, then tap Keep Scan.  
Tap Save or add additional scans to the document.

#### Scan Documents With Android

You need Google Drive installed to scan documents with Android. The app generally comes pre-installed on Android devices; if not, download it from the Google Play store. To scan:

1. Open Google Drive and tap the + symbol.
2. Under the **Create New** tab, select **Scan**.
3. Position the phone camera over the document and tap the **Shutter** button when you're ready to capture the image. Tap the check mark to keep the scan or the **back arrow** to retake it.



## Christmas and Credit and Spending



The U.S. credit card industry appears to be turning a corner, with balances rising after borrowers spent the earlier stages of the pandemic paying down their debt. *Card debt rose to \$800 billion* between July and September — a \$17 billion increase according to new data from the Federal Reserve Bank of New York.

Did you know Americans spent \$789.4 billion last Christmas? Unless you plan on skipping the holidays this year, you will be part of the machine buying shiny ornaments, photo cards, presents, sleigh rides, stocking stuffers, and gift wrap. To enjoy this holiday season, without the guilt and burden of overspending, you will want to set up a budget so you have a plan for your spending. Once you've got your plan in place, you can shop and enjoy the season.

1. **Plan how much you will spend.** Consumers plan to spend \$997.73 on gifts, holiday items and other non-gift purchases this year. The amount YOU should spend is based on what you make, what you have saved, and what you can move around in your budget. Decide the amount you can spend and then stick to it.
2. **List the people you want to buy for.** Don't forget to include your office Secret Santa and Teacher gifts. List them all and assign an amount for each one.
3. **Make a list of the extras** that come with the holiday season. Wrapping paper, decorations, and even the ingredients you will need for holiday baking. Assign an amount you will spend and as previously mentioned, **stick to your budget!**
4. **Track your spending.** Keep a spreadsheet, use a budgeting app, or use the 'notes' app to ensure you don't overspend.
5. **Move your amounts around.** When you find an item on sale, and spend \$50 on a gift instead of \$75, use the extra \$25 for another item or budget category. Adjust where you need to, just stick to the overall plan and budget.

### Christmas Expenses You Can Live Without

- **Extended Warranties**  
Stores make a profit by 'upselling' the warranty
- **Retail Store Credit Cards**  
The discount will never be worth the interest expense
- **Exercise Equipment**  
Why not wait for January sales when stores are clearing out what didn't sell for Christmas
- **Overnight Shipping**  
Plan ahead and save with free shipping



**We provide EDUCATION - You make DECISIONS**



# CONGRATULATIONS JERMAINE!

- **9 DELETIONS**
- **266 TOTAL POINT INCREASE**
- **Bankruptcy DELETED**
- **1 account REPAIRED**
- **All positive items reporting**



Jermaine continues his process to receive updates, to further his Credit Education and to achieve scores in the 740's

## 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.

Activity to date:	<b>EQUIFAX</b>	<b>Experian</b>	<b>TransUnion</b>
Deleted	2	3	4
Credit Scores:	<b>EQUIFAX</b>	<b>Experian</b>	<b>TransUnion</b>
Starting Score	634	635	633
End Score	729	720	719
Score Increase	+95	+85	+86



## 'Tis the Season...

For a **FREE** Credit Analysis

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

