

# THE GOOD NEWS REVIEW

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## Begin your YEAR with VISION

Everyone has  
something they  
want to do, have,  
or be in life.

- ★ Vision boards are effective because they are a visual reminder of your **goals**.
- ★ Vision boards remind you of your **priorities**.
- ★ Vision boards let you **visualize your success**.
- ★ While a vision board is a valuable tool, it's essential to **take inspired action** toward your goals.
- ★ Put your vision board in a strategic place where you can **see it regularly**.



Photo by Marianne Krohn on Unsplash

It's Sunday afternoon and magazine clippings, double-sided tape, scissors, and poster board are scattered across the dining room table. Instead of making New Year's Resolutions, I create a Vision Board. Before me is a collection of pictures and quotes that represent the goals I want to manifest this year.

In 2024, I am including HABITS that will take me to my goals. Jessie Itzler, successful business entrepreneur, tells how he [adds one new HABIT each quarter](#) instead of making New Year's Resolutions. By now, you know that I too, believe in HABITS, so this is an exciting strategy for me. Two daily HABITS I'm adding are to spend 40 minutes learning and 10 minutes meditating. When I'm tempted to jump into my day by answering emails, my vision board gently reminds me of the HABITS I agreed to instill in my routine.

However, having endured much heartache and loss, I realize there is more to life than goals and things. If my life ended today or was struck with an illness, would my goals even matter? No, not even in the slightest. I also know I can't make big changes in a day. I can't achieve my weightloss goal in a day, I can't hit my financial goals in a day, I can't finish writing a book in a day. There's a balance between the future and today. I don't want to get lost in goals of the future and lose sight of today—I want to be happy now. Happiness isn't something that happens when I weigh less or have more money. Happiness is a choice and it's the best HABIT I can incorporate this year!

Here's to choosing Happiness and Habits, I hope you join me.

Connie Larson, The Credit Lady



SELF COACHING  
**101**

## Living Better 101 Coaches Corner Connie Larson - Master Certified Coach



### Do Coaches Really Help People?

Yes, Coaches HELP People.

1. A Coach helps the client clarify their thinking, address their emotions, and take specific action to get results in their life.
2. A Coach helps the client shift perspective so they can think, feel, and act differently in the world.
3. A Coach helps clients become more self aware so they can change their lives from the inside out.
4. A Coach aids in achieving goals, behavior changes, shifting perspectives, financial wellness, and overall self improvement.

## Living Better 101 is excited to offer Financial Wellness/MoneyCoaching

**W**hile not for everyone, our coaching program provides support and accountability in many areas of your life. Although this kind of relationship can make a huge difference in your life, ***it's especially useful regarding finances and credit.***

**Handling your financial well-being** requires a combination of emotions, experiences, and education. Unfortunately, when it comes to money, there are also a lot of blind spots. We may have no idea if we're making the right choices. And if not, there's not always a clear way to get back on track.

**This is where a Financial Coach comes into play.** Part expert, part cheerleader, part accountability partner, your coaching sessions are tailored to your specific goals. Your Coach can help you build up your bank account, raise your credit scores, pay down debt, achieve your goals, and most especially, help with your peace of mind.

**Your conversations will revolve around money** and the attitudes you have around money. We may explore what your financial situation was like growing up, your goals for the future, or how you communicate about money with your partner.

### What is Financial Coaching?

*Financial coaching is a specialized type of coaching that helps people develop financial literacy and money management skills. A financial coach can help you learn to create a budget, talk to your partner about money, or unpack unconscious beliefs affecting your spending habits. Imagine at the end of 2024, everything could be better.*

*Get started by calling [\(844\)844-3911](tel:8448443911)*



# HOW TO REPAIR YOUR CREDIT IN 6 STEPS



Photo by Fernando Lavin on Unsplash

## 1. Review Your Credit Report:

- \* **Accounts:** Look for accounts you don't recognize, payments inaccurately reported as late, and any other errors.
- \* **Personal Information:** This includes your name and any variations, birthdate, addresses, and employers.
- \* **Hard Inquiries:** Look for any inquiries you don't recognize, these could be an indication of fraud.

**2. Bring Past Due Accounts Current:** Because payment history is the biggest factor in your credit score, even one late payment can lower your score. If you're not yet 30 days behind on a payment, pay it immediately.

**3. Maintain a Low Utilization Rate:** Credit utilization accounts for up to 30% of your credit score. The lower your credit utilization, the better. Getting your utilization rate below 10% has the biggest positive impact on credit scores.

**4. Pay Off Debt:** Create a budget that frees up money to pay off credit card debt and other high-interest debt. The debt snowball method can be effective ways of tackling debt.

**5. Avoid Applying for New Credit:** When you apply for new credit, the lender checks your credit report. This results in a hard inquiry and can lower your credit score.

**6. Keep Unused Accounts Open:** Closing a credit card can negatively affect your score by reducing the amount of revolving credit available, which increases your utilization rate. Closing a credit card also shortens your credit history which makes up 15% of your score. A longer credit history boosts your credit score. Even if you don't plan on using it, keep it open.

## CAN I FIX MY OWN CREDIT?

There's no way to raise Credit Scores overnight, but there are steps you can do yourself to REPAIR your Credit.

Living Better 101 now has a **DO-IT-YOURSELF** package for those who are **dedicated** and **driven** and **disciplined** to rebuilding their CREDIT.

The **DIY Package** includes:

- \* An Education Manual
- \* 10 Lessons covering Money Management, Collections, Rebuilding Credit, Understanding a Credit Report, and more.
- \* Sample creditor and credit bureau letters
- \* Access to Living Better 101 Certified Credit Coaches.





## CONGRATULATIONS SHIRLEY!



Our New 2023 Jeep Cherokee Summit

“**H**eartfelt Thanks for Your Invaluable Support  
Dear Connie and the Living Better 101 Team,

I am writing to express my deepest gratitude for the exceptional assistance and support you provided me in navigating through a challenging time. With your guidance, I was able to successfully dispute numerous discrepancies on my credit report. Your expertise and diligence allowed me the opportunity to purchase a 2023 Jeep Cherokee Summit, a dream that seemed out of reach. Your patience and thoroughness were evident throughout the entire process. I was impressed by your dedication when negotiating the deal at the dealership, managing to coordinate everything seamlessly through phone and text.

Your commitment to helping me achieve my financial goals did not go unnoticed, and I am genuinely grateful for the positive impact you've had on my life. The 2023 Jeep Cherokee Summit now sits proudly in my driveway, serving as a tangible reminder of the remarkable journey we undertook together. As we approach the new year, I am filled with optimism and excitement for what lies ahead.

I feel truly fortunate to have had the Living Better team by my side, and I look forward to the positive developments that 2024 will undoubtedly bring. Warm regards, Shirley J, Corona, CA

**Where We Started :** Equifax **594** Experian **579** TransUnion **588**  
**How Far We Have Come:** Equifax **735** Experian **732** TransUnion **731**  
 Shirley, helping you reach your goals while working together side by side  
 is what drives Living Better 101 to keep doing what we do.



**Call Today To Make 2024 The Year You  
Achieve your CREDIT Goals!**

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

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

