

THE GOOD NEWS REVIEW

P.O. Box 79435, Corona, CA 92877 | (844)844-3911 | www.support@LivingBetter101.com

Benefits

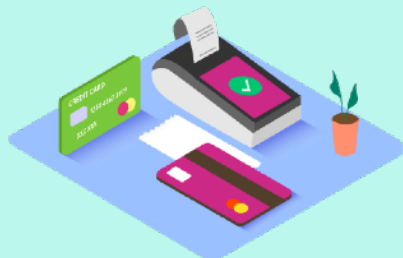
of decluttering...

Less to organize. Things don't just "disappear" anymore. You can actually move around your home and enjoy the space, instead of moving around things that are in the way.

Less debt. Spending less time shopping for possessions and adding to the clutter means your wallet and bank accounts remain fuller; your credit card balances are lower; and your home isn't filled with costly things you don't need.
Bonus - higher Credit Scores!

More financial freedom. Most American households live paycheck to paycheck (59% according to a [survey done by Charles Schwab](#) in May 2019). Nearly half of those surveyed carry credit card debt. Decluttering will help you build up savings to keep you protected in case of unexpected emergencies.

More energy for your greatest passions. With less debt and more financial freedom you can focus on the things you enjoy.



A NOTE FROM OUR FOUNDER...



Photo by JESHOOOTS.COM on Unsplash

"What are you doing?", asked the voice on the other end of the phone. How could I tell the love of my life that instead of getting the grocery list together for the dinner party we were hosting later that night—a small party of eighteen people—that I was sitting crosslegged on the kitchen floor cleaning out cupboards?

Looking for serving platters and charcuterie boards had turned me into the Tasmanian devil of organizing. One cupboard turned into two. Two cupboards turned into three—you get the picture. Dinner was a huge success *and* I also had beautifully organized cupboards along with 2 boxes ready for donating.

Typically this is the season of making resolutions (and breaking them), setting goals, organizing, and decluttering our homes. For me, this is the time for reflection, clearing out old or unused items, and freshening up our living spaces as well as other areas of my life.

Here at the House of Haratyks, we have taken a deep dive into our finances by creating a budget that instructs how our money is spent. This one step makes our money work for us rather than the other way around. We are clearing out monthly subscriptions, being intentional with our spending, and cleaning up accumulated credit card debt. In short, we are decluttering and organizing our finances. It feels great!

I challenge all of you to join us and take a deep dive into your finances. When you declutter and organize your life, your home, and your finances, your goals and desires for 2023 are all achievable!

Connie, the Credit Lady



Take this quiz to see if you need to DECLUTTER your way to better CREDIT.

How do you feel about your finances as they are now?

- A** Everything is going great. Things couldn't be better. (1 point)
- B** Everything is going pretty well. Some months are better than others. (2 points)
- C** Not good. There is always more month left than money. (3 points)



What is your first thought in the morning?

- A** Let's just call it discouraged and sometimes depressed. (3 points)
- B** Hopefully this is the day something will change. (2 points)
- C** It's a brand new day. Let's get to work and do this! (1 point)

If you could implement a new financial habit, would you?

- A** Sure, but I would have to see if I could fit it in with everything else. (2 points)
- B** Please. I am so ready to take it on. I would love this. (1 point)
- C** Maybe, it depends on what it is. Nothing I have tried works. (3 points)



How do you feel about your current CREDIT situation?

- A** Everything is going great. I am prepared for any emergencies that might come my way. (1 point)
- B** Everything is going pretty well. I am paying down account balances, better scores are in my future. (2 points)
- C** Not good. I'm having a hard time seeing light at the end of the tunnel. Will I ever see 700 again? (3 points)

How do you feel about your CREDIT knowledge ?

- A** I know the basics but there are things I wish I knew. (2 points)
- B** I am doing great with what I know but I am always looking to learn more tips and strategies. (1 point)
- C** What is there to know? I just want someone else to fix my credit for me. Right now I need more \$\$\$. (3 points)

Add up your points and see where you're at below!

5-8 pts. - Sounds like you love where you're at. You may not need a big change, but never underestimate the power of new habits and extra knowledge.

9-11 pts. - Things feel a little unsettled. Take some time to think about how adding small steps or new habits could change everything for you.

12-15 pts. - Whoa! The need for change is staring you in the face. It's time for a pivot to put you on the right path. Let's make a plan to make it happen.

Next Steps - Start by thinking what GOOD CREDIT could do for you. Living Better 101 Credit Coaches are here to keep you accountable to achieving your goals and desires. Your 'Next Level CREDIT' is waiting for you.





STUDENT LOANS CAN BECOME A CREDIT NIGHTMARE

For most Americans, Student Loans are a necessary for getting a good education. But, when payments are missed, and Student Loans go into default, they can become a **CREDIT nightmare!**

Student Loans have been a huge problem long before politicians started talking about “Forgiveness”.

Student Loans are now one of the largest sources of consumer debt in the U.S., and they impact more than just the primary borrower. When the loan has a co-signer, their CREDIT is affected the same way as the primary borrower. (In 2020, 92% of undergrad private Student Loans had a cosigner.)

If the Student Loan Forgiveness Plan passes, it will wipe out up to \$20,000 of student debt for the 26 million borrowers already approved for debt cancellation.

If the plan fails, the U.S. Department of Education Undersecretary James Kvaal warned there could be a “historically large increase in the amount of Federal Student Loan delinquency and defaults...”

Whether this Student Loan Forgiveness plan passes or fails, millions of Credit Reports are about to change.

Student Loans affect your CREDIT the same way other installment loans do. If you pay them back as agreed, it's great for your CREDIT. But if you make late payments – or go into default and collections – it can seriously damage your CREDIT and hurt your long-term financial health. Student Loans remain on your Credit Reports for up to seven years, and they impact your CREDIT for both the original borrower and the cosigner.

The good news is that there are ways to remove Student Loans from your Credit Report. Removing Student Loans can be difficult but it's not impossible. It takes the right process and the right tools.

If you would like help with Student Loans on your Credit Report, call, email, or text for assistance. We are always happy to help you.

Student Loans FYI

Federal Student Loans make up 92% of all Student Loan Debt. Federal Loans will report late payments to the Credit Bureaus after 90 days, and after 270 days, they will report the loan as defaulted.

Private Student Loans make up only 8% of all Student Loan Debt. Private Loans typically report late payments to the Bureaus after 30 days, and after 90 days, they will report the loan as defaulted.

Student Loans will be listed on Credit Reports as delinquent until past-due payments are repaid.

Consider consolidation. When Federal Loans are consolidated, you create a new loan to pay off the old ones. The old loans are then reported to the Credit Bureaus as “paid in full” and “closed.”





This month we celebrate Christie!
She achieved:
A CREDIT SCORE of 733!
18 DELETIONS
423 TOTAL POINT SCORE INCREASE
Congratulations!



Working with Christie was fun and exciting. To see her take on her negatively impacted Credit with such determination deserves huge recognition.

Christie needed help with Private Student Loans that were reporting as 'Charged-off' accounts.

The good news is that now she and her husband are ready to buy their new home.

	EQUIFAX	experian	TransUnion
Starting Scores	595	598	565
End Scores	733	713	735
Score Increase	138	115	170

It's What We Do! - Helping YOU achieve your GOALS AND DESIRES IN 2023.



Call us today if you could use help decluttering your finances for good CREDIT.

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

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

