



THE GOOD NEWS REVIEW

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We Know About St Patrick's Day in March, but DO YOU KNOW...

March 2nd is Dr. Seuss Day?

March 8th is International Women's Day?

March 11th is No Smoking Day?

March 13th is National Open an Umbrella Indoors Day?

March 14th is National Pi Day?

March 20th is International Day of Happiness?

March 21st is National Down Syndrome Day?

March 27th is Mother's Day in the UK?



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Catching that lucky break is always, always up to each of us. Even in the midst of many difficult things or events that have happened in my life, I have instinctively known that I could either be a victim *or* be a survivor in charge of my own destiny.

We can take it one step further and be the creator of your own luck. This is exactly what you are doing now by working toward your Good Credit and achieving your goals. This month we have had more Living Better 101 Credit Academy GRADUATIONS, which is so exciting for all of us. (You won't want to miss finding out about David's Credit Journey on page 4 of this Newsletter.)

While it's true that some people are born with advantages or events that have happened to them that are out of your control, you can always build on what you have. This month, I am challenging each of us to be proactive in creating our own luck. We can always do something to build upon what we have. When we open ourselves to new places, practice gratitude, and step outside of our routines, we just might find ourselves getting lucky.

Connie Larson, the Credit Lady



MEET YOUR CREDIT PROCESS...

1 **WE MEET TOGETHER**, either in person, on the phone or by Zoom. This is where we learn about each other, discover your current Credit situation and your Credit goals.



2 A complete **CREDIT ANALYSIS** is presented to you to see what is reporting on your Credit Report, how it is affecting your Credit Score and what we can do to help you. This is done at no cost to you and without obligation.

3 You are taken on a **GUIDED TOUR** of your private and secure, online account. This is where you will observe your progress, access a vast library of educational materials, and obtain your individualized letters. Here, you will also locate budget planners, interest calculators and debt payoff trackers. Best of all, this is where you have private access to your Credit Strategist via your Secure Messaging Center.



4 An **INDIVIDUAL PLAN**, personalized to you is created to achieve your Credit Goals.

5 Retrieve, print, sign, and **MAIL YOUR LETTERS** to the Credit Bureaus.



6 Forward your **CREDIT BUREAU RESPONSES** to your Credit Strategist. When those are received in the office, your account will be updated and analyzed.

7 You will receive **EDUCATION AND SUGGESTIONS** for your current situation to further your progress. As long as an approved Credit Monitoring account remains open, you will also receive **NEW SCORE UPDATES**.



8 **NEW LETTERS** will be created from your updated account and uploaded in your secure account for you to print, sign and mail once again.

9 **STAY THE COURSE!** Having a gym membership without putting in consistent workouts will not help you reach your health goals. Paying your monthly dues alone, will also not help you reach your goals. Like a gym membership, for desired Credit results, you must put in the effort, utilize the tools and education we provide, track your progress, and communicate regularly with your Credit Strategist.





MEDICAL DEBT WILL NO LONGER APPEAR ON YOUR CREDIT REPORT

Breaking News...

The CFPB conducted research showing that Americans had racked up \$88 billion in medical debt as of June 2021.

Although more than 90% of the nation has health insurance, medical debt remains a major problem for millions of Americans, because many people with insurance still face high deductibles and out of pocket expenses.

Medical debt placed on Credit Reports can make it harder for consumers to gain access to credit or secure employment and housing. It can also increase their risk of bankruptcy and lead them to avoid medicare care in the future. Keep in mind that even after the debt is paid, it can remain on your Credit Reports for up to seven years.

Starting **July 1, 2022** Experian, Equifax, and TransUnion will no longer include medical debt that went to collections on consumer credit reports ***once it has been paid off***. That will eliminate billions of dollars of debt on consumer records. PAID OFF is the key.

In addition, unpaid medical collection debt won't appear on credit reports for the first year, whereas the previous grace period was six months, the three companies said. That will give people more time to work with their health insurers or providers to address the bills.

And, beginning in the first half of 2023, medical collection debt of less than \$500 will no longer be included on credit reports.

Be warned that this will not help patients whose serious illnesses or accidents have led to large medical bills.

Medical Debt...

- * Nearly 1 in 10 Americans have medical debt.
- * As of December 2019, 23 million people, or 9% of adults, owed more than \$250 in health-related charges.
- * About 1% of all adults owed more than \$10,000.
- * Americans ages 35 to 64 comprised the highest share of those reporting at least \$250 in medical debt..
- * Senior citizens, who are eligible for Medicare, have the lowest rate of medical debt.
- * 11% of women reported having medical debt, compared to 8% of men. This is probably due to childbirth costs and overall women's lower average income.
- * The Census Bureau data suggests that Americans owed at least \$195 billion in medical debt as of 2019.



We provide EDUCATION - You make DECISIONS



CONGRATULATIONS DAVID!
21 DELETIONS
589 TOTAL POINT INCREASE
Middle Score is now 722

This student was so fun to work with. Assisting him with his process was like watching a total makeover of the kind you see on TV. The transformation was amazing. David came to us with a plan to makeover his entire life. He changed careers, started a new business, lost a huge amount of weight and had a desire to makeover his CREDIT at the same time. He jumped into his process with all the passion I have ever witnessed in our students. He was dedicated and tenacious, which has greatly paid off!!

	EQUIFAX	experian	TransUnion
Beginning Scores	543	516	551
End Scores	720	757	722
Scores Increases	+177	+241	+171
Deletions	7	7	7

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.

We are LUCKY to work each one of our Students!
For a FREE Credit Analysis
 Call: (844)844-3911 | Text: (951)298-9422
 Email: help@LivingBetter101.com | [Or contact us here](#)