



THE GOOD NEWS REVIEW

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

December

is the month of holidays, but let's remember the lesser-known celebrations.

This is the time of year when shoppers are most at risk for identity theft and fraud, so it's no surprise December is **National Identity Theft Prevention and Awareness Month**.

In honor of **National Hi Neighbour Month**, show your neighbours how much they mean to you. Social contacts are an important part of dealing with emergencies. FEMA found that 46% of people relied on neighbours after a disaster.

December has been recognized as **National Impaired Driving Prevention Month** for 42 consecutive years with Mothers Against Drunk Driving® (MADD) teaming up with law enforcement agencies across the country.



A NOTE FROM OUR FOUNDER...

Photo by elisa-h- on Unsplash

Jon and I recently returned from our first vacation since the world was shut down. It was wonderful to recharge and spend time together. In spite of being in a beautiful tropical destination location, we noticed that other vacationers seemed wary of connecting with each other. Because of this observation, we set an intention to connect with the people we came in contact with. As we set out early each morning on a one mile walk to the local coffee shop on the beach, we greeted each person along the way with a cheery "Good morning". Almost everyone lifted their head, smiled, and greeted us back. This added a spark to our day and I hope that it also brightened the morning for each of our fellow travelers as well.

This one little experiment reminded me that healthy relationships are a vital component of health and wellbeing. There is evidence that strong relationships contribute to a long, healthy, and happy life. As I reflect back on 2022, I am grateful for the opportunity I have had to connect with so many of our Living Better 101 students. In the coming year I have set another intention to get to know even more of you personally and focus on deepening our relationships so we can all add a little more spark and meaning in our lives.

I challenge all of us this month to create new relationships and make each of our existing relationships a little more meaningful.

Connie, the Credit Lady



8 CREDIT Tips & the Power of Small Steps

- 1) **Taking action is the most important step towards success.** Being a student with Living Better 101 means that you took action toward achieving your goals. The truth is; dreams, visions, and goals are just a wish if not accompanied by action.
- 2) **Taking the first step is usually the hardest, take it anyway.** Often we research best steps and then still unsure of ourselves, we procrastinate until everything is perfect order. Don't wait.
- 3) **Start where you are.** Your process won't always be smooth sailing and you may stumble along the way, but keep your eye on the end goal. If you do, you will learn and make continued progress. Start where you are and push forward.
- 4) **Make regular and consistent steps.** Consistency leads to momentum. The more consistently you do something, the easier it becomes, and the more momentum you create. Eventually, what was once a struggle becomes a habit, and habits are hard to break. Consistency is so important—it is the key to making lasting change.
- 5) **Start small.** Taking small steps toward a big goal will keep you motivated. Instead of focusing on the end result and feeling like you're making no progress Tackling smaller goals that feel within your reach will give you the encouragement you need to continue when things get hard.
- 6) **Don't be afraid to restart.** A baby learns to walk by taking one step at a time; they stand up, walk, and fall down. Then they rise up again just to walk and fall down. They keep repeating the process until, with great determination, eventually the baby walks on their own. Start and start again, but don't you quit.
- 7) **Learn as you go. Discover what works and what does not.** We can become stuck or paralyzed if we are unsure of what to do next. This creates procrastination and inertia. Give yourself permission to learn along the way and keep your momentum.
- 8) **Slow and steady will always win the race.** Don't worry about how long it will take. Success is small efforts repeated day in and day out. Spoiler alert: the tortoise always wins.





CONSUMERS HAVE STARTED RECEIVING PAYMENTS FROM THE EQUIFAX DATA BREACH SETTLEMENT

Cash payments that were approved as part of Equifax's settlement over its 2017 data breach are now reaching consumers.

The money — which comes from a \$425 million consumer restitution fund created as part of the settlement — began going out Dec. 19, [according to Equifax](#), a credit-reporting firm.

Depending on how you chose to receive your share in the claims process, you may receive a check, payment to your Paypal account, or prepaid card via email from the settlement administrator.

More than 147 million people's data was compromised

In the wake of Equifax's 2017 data breach, which compromised the personal information of more than **147 million consumers** — including names, birthdates and Social Security numbers — the company became the target of multiple lawsuits and reached a settlement in 2019 with the Federal Trade Commission, the Consumer Financial Protection Bureau and all U.S. states and territories.

As a result, consumers who were affected by the breach had the option of signing up for either up to receive \$125 or free Credit Monitoring at all three of the largest credit reporting firms: Equifax, Experian and TransUnion.

While consumers who sought up to \$125 began receiving payments last week, the amount they end up getting will likely be far less. Twitter users have reported receiving small payments, with amounts ranging from \$2.64 or \$5.21 to \$21.06 and \$40.44.

Additionally, although the initial deadline to file a claim was **Jan. 22, 2020**, consumers are still permitted to file a claim for expenses incurred after that date but **before Jan. 22, 2024**, due to the data breach. That could include losses from unauthorized charges to your accounts, as well as fees paid or expenses incurred as part of recovering from identity theft.

Freezing Your Credit

Whether you filed a claim for a cash payment or free credit-monitoring, it's worth protecting your credit from criminals trying to use your personal information.



The best way is to “freeze” your credit report, and/or continuously monitor your Credit Report. Freezing your Report blocks a lender from checking your Report, which means a fraudster would be unable to open an account using your personal data.

Call us for more information on protecting your CREDIT.



**This month we
celebrate
KNAJULA!
For achieving
a Middle
Credit Score
of 771!
in just four
(4) months!**

We are so proud of Knajula. Her uncustomary situation brought her to us as Living Better 101's August **scholarship recipient**. Never has anyone worked so diligently with her coaches to pay down balances while working together to improve her Credit situation.

After a complete leap-of-faith with a total career change, Knajula was determined to turn her entire life around which included turning her Credit around too. Her scholarship was an answer to her prayers and her Scores reflect her dedication.



EQUIFAX

experian

TransUnion

Starting Scores

594

668

672

End Scores

717

771

765

It's What We Do!

Helping YOU achieve your **GOALS AND DREAMS.**



**Call us today if you know anyone who could
benefit from our scholarship program**

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

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

