

# THE GOOD NEWS REVIEW

# JUNE FUN FACTS

### Did you know...

**June** is the month with the longest daylight hours of the year in the Northern Hemisphere?

### Did you know...

In 2009 **June** was the 662 most popular name for girls in the USA?

## Did you know...

**June** is derived from Juno, the goddess of marriage?

### Did you know...

Father's Day was founded in Spokane, Washington at the YMCA in 1910 by Sonora Smart Dodd, who was born in Arkansas?

#### Did you know...

June 24 is Midsummer Day, traditionally the midpoint of the growing season, halfway between planting and harvesting?





## A Note From Our Founder...

This month marks the halfway point in the year. It is time to reflect on your goals, evaluate your progress and take action.

I had the best lesson served up to me last week riding my exercise bike. I took on a six week training program designed to increase my endurance on the bike. I followed the program exactly, never missed a workout and honored the rest days. I felt myself improving and was excited to test and see my results. Test day came and I took off.

During my test I felt lost and unsure of myself, and as a result my test score showed NO IMPROVEMENT! This left me feeling defeated and confused. I had done everything I needed to do and felt good about my training so why did I not improve? Failure came from NOT visualizing my goal, and NOT giving myself a clear expectation of that goal.

So... I reviewed my goals, wrote them down on sticky notes, and then stuck those notes to my bike monitor. With a clear picture of what my goals looked like, I took that test ride once again. This time I visualized exactly what I needed to do and shattered my previous test score. I did it!

In 6 months it will be 2022. Don't let anyone waste your time. Focus on your goals and become the best version of yourself.

Here's to the WRITING DOWN & VISUALIZING GOALS.

Connie Larson





# Are you AWESOME?

We are looking for:

# **Customer Service and Sales Specialist**

Our Credit Education, Repair Process and Support System is one that is life changing. There is nothing more thrilling than getting to know each Client/Student and assisting in achieving their dreams and goals.

## **Skills and Qualifications include:**

- Impeccable Customer Service skills
- Love of people
- Strong Verbal (phone) and Written Communication
- Proficient Computer skills
- Great follow-up ability
- Propensity for Problem Solving

If you (or someone you know) love working directly with people, please call us at (714) 510- 3919 or email your resumé to support@LivingBetter101.com.

We look forward to meeting you.



# Why Dispute Letters are created every 45-60 days.

A key component of your Credit Restoration Process is receiving a RESPONSE to your dispute letter from the Credit Bureaus. The response gives an updated report and shows PROOF of deletions, current personal information and updated payment history. The timeline for mailing letters is very specific.

- Your Credit Report or Credit Bureau RESPONSE is thoroughly reviewed and your Living Better 101 account is updated.
- With current and updated information, an appropriate letter is created.

When a new letter is created without updating your file from current data, you may be disputing 'out-of-date' information including new DELETIONS. The Credit Bureau may label your letter as a 'FRIVOLOUS REQUEST' causing it to be disregarded and your entire process to be delayed.

The typical timeline for letters is as following: 1) Letter is mailed to the Credit Bureaus allowing 1 week for mail to be received. 2) The Credit Bureaus have 30 days to review and respond. 3) One more week is allowed for the RESPONSES to be mailed back to you. Depending upon the time it takes for you to print and mail your letters, it will take approximately 45-60 days to receive responses back from the Credit Bureaus.

Note: Your Credit Bureau RESPONSES are your PROOF of **deletions**, **updated** accounts, and/or **repaired** accounts. They also provide a paper trail, therefore, responses need to be sent to the office for review, record keeping and new letter preparation.

# Dispute Letter Timeline

- 1. Credit Report and/or Response is reviewed
- 2. Appropriate letter is created
- 3. 1 week after letter is printed, signed and mailed to the Credit Bureau(s)
- 4. 30 days for the Credit bureau(s) to review and respond
- 5. 1 more week for your response to be mailed back
- 6. Get a calendar and track everything.
- 7. Wait 60 days: Lather, Rinse, Repeat



June 2021 Edition

## It's What We Do!

Helping clients to achieve their GOALS AND DREAMS.

If you want to improve your score,
you must improve your report.

## **Credit Repair Activity Report (Jeff)**

	<b>EQUIFAX</b>	Experian-		Trans <b>Union</b>	·
Deleted	20		32		22

#### **Credit Scores:**

	<b>EQUIFAX</b>	Experian-	Trans <b>Union</b>
Starting Score	610	573	580
End Score	*690	*657	*648
Score Increase	80	84	68

<sup>\*</sup>Scores were in the mid 700's before 2 revolving accounts were opened and the house was refinanced.

## **CONGRATULATIONS!**



eff came to us with specific goals and a credit report filled with items that needed improvement. Today Jeff has:

- 74 TOTAL DELETIONS
- 232 TOTAL SCORE INCREASE
- A newly refinanced home at a lower interest rate
- 100% all positive credit report reporting
- A better opportunity in his business as it requires GOOD CREDIT.

## Happy Father's Day!

LIVING BETTER

For a FREE Credit review

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



<sup>\*</sup>Scores will increase once again with time as the accounts develop positive paying history.