



Hi, Elaine here. You are getting this e-mail because somehow, we got connected along life’s journey. I am starting a blog and bi-monthly newsletter that I promise to be insightful information and very brief. We are barged with information overload on a daily basis. I want to provide helpful tips that you can read in a few minutes. I am starting with the assumption that you will love to get this e-mail. Please feel free to opt out by clicking the below link at any time if you do not want to get these short posts. Nothing personal. I get it!

How to get perfect credit

I know a few competitive clients and friends that may enjoy this article from Michelle Singletary of the *Washington Post* on how she achieved the perfect credit of 850. She advises not to exceed 30% of available credit always. She uses only seven percent.

<https://www.washingtonpost.com/news/get-there/wp/2018/06/28/how-i-got-a-perfect-850-credit-score/>

Identity Theft is on the rise- you already know that – but here are some helpful tips to protect yourself:

- 1. 8 times more likely by someone who knows of you
- 2. 12 times more damage than someone robbing your home

Quick check to see if your information was used in the Equifax breach: www.equifaxsecurity2017.com

- 3. Check your credit and your children’s credit frequently- here is the link: www.annualcreditreport.com
- 4. When staying at a hotel always plug in the cube and do not directly charge your phone in the hotel charger. Your information could be compromised.

Until next time,

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