

A guide to unlocking relationship secrets that take you
from devastation to self love & passion

Too



To

LOVE

TERRELL MACLIN

Too Cool
To LOVE

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PURGE:

Too Cool To Delete It

Purge definition: *To delete, get rid of, remove or release. Atone for or wipe out unwanted feelings, memories, or conditions.*

Life is a precious gift that is too short to be weighed down by the shackles of broken, bruised, and sad feelings. The quest for true love can be hindered by the haunting remnants of your history or the current instability you may find yourself in. Thus, the time has come for a purge—a liberating act of atonement and release. To achieve emotional emancipation and embrace the love and peace you truly deserve, you must embark on a transformative journey to remove all disruptive and destructive elements from every facet of your life.

But, let's be careful and proceed with caution and empathy, I do not want you to rush into this sacred task. You must carefully take the time needed to uncover the core elements that have been blocking your path to peace and love—especially the love you must cultivate for yourself. In doing so, you can unearth the roots of self-deprecating behaviors and slowly begin the purge.

Purging will ultimately free you from denial and suppression because it is designed to help you confront the present pain markers head-on and refuse to let them steal light from your future. Each painful memory etched in your heart, head, and spirit must be confronted and released. Only then can you free yourself from their grip and seize the myriad of positive opportunities awaiting you.

Relationship Credit Risk:

This next section is an invitation to help you understand and establish a purging process that will lead to an increase in your psychological, behavioral and emotional stability. It will also enhance your overall life and relationship “*credit risk*” rating, known here as your “*LIFE FICO SCORE*”.

As an author and seasoned expert in banking, credit, and lending, I found myself enamored by the fascinating similarities between *personal relationships* and *traditional credit*. Drawing from my

wealth of knowledge and my genuine curiosity about human connections, I couldn't resist exploring the concept of the *LIFE FICO SCORE* - a novel way to measure the strength of one's personal relationship credit.

In the world of finance, the FICO score has long been the gold standard for assessing an individual's creditworthiness. It comprises several core elements, each contributing a specific percentage to the overall score. And it struck me that these very elements could be compared to the dynamics of building and maintaining strong personal relationships, and understanding risk management.

As a footnote, please don't be deterred by the conventional credit insights shared in this section. At its core, *Too Cool To LOVE* is a relationship study guide, and its goal is to help you experience the best of love. That said, by the conclusion of this chapter, you will discover how personal relationships and traditional credit intertwine. By the time you complete this chapter, not only will you have a new construct that will lead to stronger relationships, friendships, and partnerships. You will also receive a complimentary lesson on traditional credit and how a purging method can increase your traditional FICO score, yet ultimately work the same to improve your personal LIFE FICO SCORE.

The core elements of traditional credit aka tradelines:

- A credit tradeline refers to an individual's credit account information, which is reported to credit bureaus. It includes details about credit cards, personal loans, auto loans, home loans, and other credit accounts.
- Each tradeline includes information about the creditor, the type of account (e.g., credit card, auto loan, student loans, etc.), the credit limit or loan amount, the current balance, the payment history, and the account's age.

Significance of Established Tradelines:

- Having established tradelines is crucial for building a positive credit history and a strong credit profile.
- A credit history showcases your ability to manage credit responsibly over time and is a key factor in determining your creditworthiness.

- When you apply for a major loan, such as a home mortgage or a significant non-collateral loan, lenders assess your credit history to determine your risk level as a borrower.
- Lenders typically look for a diverse mix of tradelines, including credit cards, auto loans, personal loans, student loans, and other types of credit accounts, to gauge your credit management skills.
- Having at least three established and well-managed tradelines demonstrates your financial responsibility and can improve your creditworthiness in the eyes of lenders.

Major Purchases and Tradelines:

- For significant purchases like a home or substantial non-collateral loan, lenders often require a higher level of creditworthiness due to the substantial amount of money involved.
- A positive credit history supported by multiple established tradelines (at least 3) indicates to lenders that you have a track record of responsible credit management.
- These tradelines act as a testament to your ability to make timely payments, manage debt, and handle financial commitments effectively.
- Without a sufficient number of established tradelines, you might encounter challenges in obtaining favorable loan terms or even qualifying for certain loans altogether.

Credit tradelines are a vital component of your credit history. They should not be mismanaged, over used or overlooked and play a significant role within building your overall credit worthiness.

Paying on time (payment history/late payments):

Certainly, late payments can have a significant impact on your credit score and overall credit profile. The severity of the impact depends on how late the payment is and how frequently it occurs. Here's how different levels of late payments can affect your credit:

30-Day Late Payment:

- A payment that is 30 days late is typically reported to the credit bureaus as a late payment.

- This can result in a drop in your credit score, although the decrease may not be too substantial, especially if you have a strong credit history.
- Several 30 day late payments are likely to have a significant negative impact on your credit score, as it can indicate a potential trend of financial mismanagement.

Here is a credit hack: In life, things get tight and you may not always have the money on the day your payment is due. Don't panic, you can take up to 26 days to pay a payment and avoid a 30 day late payment on your credit report. You may be charged an additional fee (a late payment fee) but it will not hit your credit report, and will not negatively impact your credit score. I suggest 26 days because depending on the month you may have 28 days, up to 31 calendar days, and trying to gauge 30 days can be tricky. So to be safe, count the days from the date of the payment due date, and do not go past 26 days from that due date. If you go past 30 days it's all downhill as further explained below.

60-Day Late Payment:

- A payment that is 60 days late is considered more severe than a 30-day late payment.
- It can lead to a further decrease in your credit score, potentially affecting your ability to qualify for new credit or loans.
- Lenders may view a 60-day late payment as a sign of financial distress or irresponsibility, which could lead to higher interest rates on new credit accounts, if obtained.

90-Day Late Payment:

- A payment that is 90 days late is even more detrimental to your credit profile.
- At this point, the account may be classified as delinquent, and the impact on your credit score can be substantial.
- A 90-day late payment can severely limit your ability to obtain new credit, and if the pattern continues, it may lead to collection efforts and a severe negative mark on your credit report.

It's important to note that the impact of a late payment can linger on your credit report for seven years, even after the account is brought current. This can affect your ability to qualify for favorable loan terms, such as lower interest rates, in the future. Additionally, the more recent the late payment, the more significant the impact on your credit score.

To mitigate the impact of late payments on your credit, it's crucial to prioritize making payments on time. If you find yourself facing financial challenges that make it difficult to meet your obligations, consider reaching out to your creditors to discuss potential solutions, such as payment plans or deferment options. Taking proactive steps to address late payments can help minimize their negative consequences on your credit health.

How to get the best FICO score (traditional credit):

Maintaining a high credit score, often measured by the FICO score, is essential for securing better loan terms, credit card offers, and overall financial stability.

Here are the overall core elements that contribute to a strong FICO score:

1. **Payment History (35% of FICO score):** This is the most critical factor. Making on-time payments for all your credit obligations, such as loans, credit cards, and bills, is crucial. Late payments or defaults can significantly harm your score.
2. **Credit Utilization (30% of FICO score):** This refers to the amount of credit you're using compared to your total available credit. It's generally recommended to keep your credit utilization below 30%. Higher credit utilization can indicate higher risk to lenders. As an example, if your overall credit limit is \$10,000.00, then the goal is to borrow or use only up to \$3,000.00 of it (below 30%).
3. **Credit History Length (15% of FICO score):** The length of your credit history matters. Generally, a longer credit history is better, as it provides a more extended track record of your financial responsibility.
4. **New Credit Inquiries (10% of FICO score):** Every time you apply for new credit, a hard inquiry is added to your credit report. Multiple inquiries in a short period can be seen as a sign of higher risk to lenders.
5. **Credit Mix (10% of FICO score):** Having a diverse mix of credit types can positively impact your score. This could include a combination of credit cards, retail accounts, installment loans, and mortgages.

To maintain a high credit score, you should:

- Pay bills on time: Late payments have a significant negative impact on your credit score. Set up reminders or automatic payments to ensure you never miss a due date.
- Keep credit utilization low: Aim to use only a small percentage of your available credit. Avoid maxing out credit cards, even if you pay them off every month.
- Avoid opening unnecessary accounts: Each new credit application results in a hard inquiry, which can temporarily lower your score. Only apply for credit when you genuinely need it.
- Build a positive credit history: The longer you responsibly manage credit, the better your credit score becomes. If you're new to credit, consider starting with a secured credit card or becoming an authorized user on someone else's account to build your history.
- Regularly check your credit report: Monitor your credit report for errors and inaccuracies. You're entitled to a free credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion) every 12 months. Correct any mistakes promptly.

Remember that building a strong credit score takes time and consistent responsible financial behavior. Be patient and diligent, and over time, your credit score should improve.

The Comparison:

How to get the best LIFE FICO SCORE):

The initial pointers provided thus far have laid the foundation for cultivating robust personal credit, and perhaps some elements of business credit, and the journey ahead will dig deeper into these insights. While my ultimate aim is to enrich your personal growth, the primary purpose of this book remains focused on guiding you towards elevating your LIFE FICO SCORE and enhancing your relationships, and / or dating experiences.

Your LIFE FICO SCORE carries profound significance for a multitude of reasons. It serves as a daily gauge of your authenticity, serenity, and equilibrium - the bedrock of overall happiness and self-assuredness. This score embodies your essence, values, and unwavering standards, signifying your unwavering commitment to your own significance.

Elevated confidence and a high life FICO score project an aura of stability.

People in your orbit will recognize your sense of completeness, viewing you as an exemplar of growth and wisdom. Consequently, *you are uniquely positioned to be an investment-worthy partner in relationships, mirroring the principles of conventional creditworthiness.*

It's intriguing to observe that the fundamental tenets and benchmarkers of traditional and life credit are strikingly parallel. It's worth noting that global financial institutions and lenders employ FICO score metrics to gauge credibility and credit reliability. Reflecting on this, I encourage you to consider integrating a FICO score framework into your personal sphere, a matrix that can aid in managing the dynamics of the people that are the tradelines of your life.

Just as sound credit principles empower financial stability, a LIFE FICO SCORE matrix can guide your personal evolution, fostering meaningful connections and enriching your journey through its coherent structure.

The core elements of LIFE FICO SCORE:

- In the context of comparing traditional credit (FICO SCORE) with relationship credit, envision this as your "LIFE FICO SCORE". Just as tradelines play a pivotal role in traditional credit, they hold an equally crucial place in your journey of building a formidable LIFE FICO SCORE.
- Think of a tradeline as compared to having a wise mentor by your side (perhaps this book stands as one such tradeline), a steadfast friend or family member radiating equilibrium and wholeness. Another tradeline could manifest as a nurturing and secure environment fostering your growth and well-being.

Significance of Established Tradelines:

- Should you find yourself surrounded by negativity from friends, family, or any person impeding your peace or personal progress, it becomes imperative to reconsider or replace these influences with stronger, unabridged partners (tradelines). Failing to do so could hinder not only your ability to construct a successful life but also your prospects of enhancing your LIFE FICO SCORE.

- Feel free to explore additional forms of tradelines that resonate with you, but keep in mind that each tradeline must be a bedrock of unwavering support and a positive realm for your growth. Much like cultivating a robust traditional credit history, you and your life FICO score have the potential to flourish and thrive over time. Going forward, the health of your data (comprising positive experiences and wholesome relationships) significantly impacts your trajectory. To ensure a balanced mix of good experiences, you must institute stringent rules and life guidelines. These principles must champion self-assurance and authenticity. Just as a bank enforces guidelines based on specific, measurable criteria, you, too, must rigorously adhere to criteria before investing your time or energy in anyone or anything. Your unabridged criteria become your compass.
- As you diligently practice your authenticity daily, it is equally vital that those around you uphold the same standard. They should wholeheartedly comprehend and respect your core values, guidelines, and benchmarks. Your boundaries and expectations must shine with clarity, unmistakable to all, indicating what is permissible and what is not within the realm of your life.
- Acquiring the right tradelines requires dedicated effort and strategic planning. However, I assure you that as you become adept at managing them and commit to holding both yourself and others accountable to your truth, the rewards will be substantial. A history of accountability is a testament to your commitment to growth and integrity.

Major Life Commitments and Love Tradelines:

- For significant life commitments like entering into a deep and loving relationship, you should seek individuals with a higher level of personal readiness and emotional creditworthiness. Due to the substantial emotional investment involved, this is imperative.
- A positive relationship history supported by multiple established "love tradelines" (at least 3) indicates to oneself and potential partners that you have a track record of responsible and fulfilling relationships.
- These "love tradelines" act as a testament to your ability to communicate effectively, resolve conflicts, and nurture love and trust in relationships.
- Without a sufficient number of established "love tradelines," you might encounter challenges in building deep and meaningful connections or even face difficulties in sustaining long-term, loving relationships.

Much like traditional credit tradelines are crucial for financial purchases, love tradelines are vital for significant life commitments in the realm of relationships. By having at least three established and fulfilling "love tradelines," you enhance your emotional creditworthiness and increase your chances of nurturing and sustaining loving and harmonious partnership.

Paying On Time: Building Your Strong LIFE FICO SCORE.

Just as delayed payments affect your traditional credit score, delayed gestures of love, respect, value, and appreciation impact your LIFE FICO SCORE. The severity of the impact escalates as the delay stretches from 30 days to 60 and 90 days, much like the consequences of late financial payments.

30, 60, and 90 Days Late in Emotional Giving:

When those around you are 30 days late in expressing love, respect, value, and appreciation, it can lead to emotional uncertainty.

As the delay extends to 60 days, the impact becomes more profound, potentially causing you to question the strength of your relationships.

By the time it reaches 90 days, the emotional toll is substantial. You might feel undervalued, unloved, and disconnected from those who matter to you.

Just as traditional credit scores decline with 30, 60, and 90-day late payments, your LIFE FICO SCORE decreases as these vital emotional deposits are delayed:

- 30 Days Late: Similar to a slight drop in a credit score, you might experience a mild sense of emotional unease. The impact might be limited if your relationships have a history of being emotionally fulfilling.
- 60 Days Late: Like a more pronounced credit score decrease, you might start feeling the strain on your emotional well-being. Doubts about your relationships and their significance could become more pronounced.

- 90 Days Late: This stage corresponds to a substantial credit score decline. Similarly, emotional damage accumulates, potentially leading to significant strain in relationships and a negative impact on your overall emotional health.

Much like creditors assess risk with late payments, your emotional connections might perceive these delays as a lack of investment or commitment. Addressing these concerns with open communication can help prevent further damage and maintain a strong LIFE FICO SCORE.

Remember, the emotional impact of late giving can resonate long after the action. Just as financial late payments affect loan terms and interest rates, emotional late payments can affect the quality of your relationships and your overall well-being.

How to get the best LIFE FICO SCORE:

Nurturing meaningful relationships and achieving a strong LIFE FICO SCORE – the measure of your emotional well-being – requires understanding and commitment. Just as maintaining a high credit score is essential for financial stability, these core elements contribute to a robust LIFE FICO SCORE.

1. Relationship History (35% of LIFE FICO SCORE): This is the foundation. Maintaining consistent emotional connections, understanding, and open communication with loved ones and friends is crucial. Long periods of emotional distance or misunderstandings can impact your overall LIFE FICO SCORE.
2. Emotional Investment (30% of LIFE FICO SCORE): Similar to credit utilization, your emotional investment ratio is significant. Striving to invest more emotional energy into meaningful relationships than you spend on developing yourself, and on self-love can lead to emotional instability. Responsible management of emotional output and utilization shows prudence, and translates into a life with balance and purpose.
3. Lifespan of Connections (15% of LIFE FICO SCORE): The duration of your relationships matters. Long-lasting, well-nurtured connections contribute positively to your LIFE FICO SCORE, showcasing your ability to maintain healthy emotional bonds.
4. New Emotional Endeavors (10% of LIFE FICO SCORE): Like credit inquiries, every time you embark on new emotional relationships or experiences, it has the potential to impact, and lower your LIFE FICO SCORE. Engaging in too many new relationships too

quickly might indicate emotional instability. So use extreme caution when considering new relationship commitments, and be sure that everyone aligns with your values and goals.

5. Diversity of Emotional Bonds (10% of LIFE FICO SCORE): Similar to a traditional credit mix, having a diverse range of relationships enriches your LIFE FICO SCORE. Balancing connections with family, friends, partners, and community contributes to emotional harmony.

To maintain a high LIFE FICO SCORE, you should:

- Invest time and effort: Allocate quality time and genuine effort to nurture your relationships. Consistent emotional engagement demonstrates your commitment to the people who matter to you.
- Balance emotional investment: Strive to keep a balance between giving and receiving emotional energy. Overextending yourself emotionally can lead to burnout, just like high credit utilization can strain your financial health.
- Prioritize meaningful connections: Avoid spreading yourself thin by forming unnecessary relationships. Focusing on building strong bonds with individuals who align with your values and can enhance your overall LIFE FICO SCORE.
- Cultivate lasting connections: The longer you invest in your relationships with authenticity and empathy, the more your LIFE FICO SCORE benefits. Be patient and persistent in nurturing your connections.
- Regularly assess your emotional well-being: Reflect on your emotional health and assess the quality of your relationships. Address misunderstandings or emotional gaps promptly to maintain a strong LIFE FICO SCORE.

Remember that building a strong LIFE FICO SCORE, just like a financial credit score, takes time, dedication, and consistent efforts. By prioritizing emotional well-being and fostering meaningful connections, you can elevate your overall LIFE FICO SCORE and enjoy more fulfilling relationships.

Purging old and negative information:

Whether it's in the realm of interpersonal connections or traditional credit management, shedding old or negative data is essential. From here I will provide you with the tools and steps to Purge traditional credit issues and items. Then I will do the same as it relates to relationship credit and how to improve your LIFE FICO SCORE.

1. Managing traditional credit risk (/improving your FICO score): Review Your Credit Report: Obtain a copy of your credit report from each of the major credit reporting agencies – Equifax, Experian, and TransUnion. You're entitled to a free copy of your credit report from each agency once every 12 months. Review the reports carefully to identify any inaccuracies, errors, or outdated negative information.
2. Identify Inaccurate Items: Look for negative items that are incorrect, outdated (past the permissible reporting period), or that you believe are not your responsibility. Common negative items include late payments, collections, charge-offs, bankruptcies, and more.
3. Gather Documentation: Collect supporting documentation that proves the inaccuracy or outdated nature of the negative item. This could include payment receipts, correspondence with creditors, court documents, or any other evidence that supports your dispute.
4. Initiate a Dispute: Write a formal “dispute letter” to the credit reporting agency reporting the inaccurate information. In your letter, clearly identify the disputed item(s), explain the inaccuracy, and provide supporting documentation. You can find sample dispute letters online, and each credit reporting agency also has instructions for initiating disputes on their websites.
5. Credit Reporting Agency Investigation: The credit reporting agency is required to investigate your dispute within 30 days of receiving it. They will contact the creditor or information provider (such as a lender or collection agency) to verify the accuracy of the information. If the information cannot be verified or if it's found to be inaccurate, the credit reporting agency must delete or correct the item.
6. Review the Results: Once the investigation is complete, the credit reporting agency will provide you with the results in writing. If the negative item was deleted or corrected, the agency will send you an updated copy of your credit report reflecting the changes.
7. Follow Up as Needed: If the credit reporting agency does not delete or correct the negative item as you believe they should, you have the right to further dispute the information. You

can also contact the creditor or information provider directly to address the issue and provide them with the supporting documentation.

8. **Be Persistent:** The process of disputing and having negative items deleted can sometimes be time-consuming and require persistence. Keep records of all communications and documentation throughout the process.

It's important to note that accurate negative information, such as legitimate late payments or delinquencies, cannot be removed through the dispute process. Negative information that is accurate and timely will typically remain on your credit report for a specific period, such as seven years for most derogatory items.

If you're unsure about how to navigate the dispute process, you may consider seeking guidance from a credit counseling agency or a legal professional specializing in credit matters.

Managing and relationship credit risk/improving your LIFE FICO SCORE):

Your LIFE FICO SCORE isn't just a measure of your emotional well-being; it's a culmination of experiences, interactions, and feelings. Negative emotions and past traumas can linger, impacting your life and relationships just like derogatory marks impact a credit report.

Consider the weight of experiences like childhood divorce, abuse, incest, rape, or enduring hurtful words. These events can create deep emotional scars, leading to mental and emotional dysfunction. Just as lingering debts can affect your credit score, lingering negative experiences can affect your LIFE FICO SCORE.

The Purge Process:

1. **Identify Negative Elements:** Similar to reviewing your credit report, take time to identify negative emotions and experiences that are affecting your emotional well-being. Acknowledge them without judgment.
2. **Gather Support:** Just as you'd consult professionals for credit guidance, consider seeking therapy or counseling to address your emotional traumas. Therapists and counselors can provide a safe space to discuss and heal from these experiences.

3. **Challenge Negative Beliefs:** Much like disputing inaccurate information, challenge negative beliefs or thoughts that have been ingrained due to past experiences. Replace them with positive affirmations and beliefs that empower you.
4. **Forgiveness and Letting Go:** Forgiving yourself and others is crucial. Just as errors can be corrected on a credit report, forgiving allows you to release the emotional burden and move forward.
5. **Focus on Healing:** Invest in activities that promote healing, growth, and positivity. Just as responsible financial behavior improves credit, practicing self-care enhances your LIFE FICO SCORE.
6. **Practice Mindfulness:** Similar to monitoring your credit, regularly monitor your emotional well-being. Be mindful of triggers and signs of emotional distress, and take proactive steps to address them.
7. **Utilize Letters of Dispute and Deletion:** Visit toocooltolove.com and access the “dispute” and “deletion” letters provided. These letters can help you notify and dispute negative actions from family members, friends, or partners that are affecting your emotional well-being. And if the dispute is not remedied, they will be sent a letter of deletion and be completely deleted from your life account.
8. **Persistence in Healing:** Just as you would persistently dispute inaccuracies on your credit report, be persistent in your emotional healing journey. Understand that healing takes time and continuous effort.

The Transformative Power of Purging:

In the journey of understanding the parallel between traditional credit and the intricate web of relationships that shape our emotional landscape, we've explored the dynamic interplay between negative experiences and emotional well-being. As we conclude the chapter on "Purge," it's time to reflect on the profound significance of this process and unveil the true value and power it holds in elevating your LIFE FICO SCORE.

Reclaiming Emotional Freedom:

Much like the liberation experienced when inaccuracies are purged from a credit report, the process of emotional purge grants you the freedom to reclaim your emotional well-being. As you diligently confront and release the burdens of past traumas, emotional scars, and toxic relationships, you clear the path for genuine connections and positive experiences.

Unleashing Your True Potential:

Just as improving a credit score opens doors to favorable financial opportunities, purging negativity from your life uncovers your true potential. By removing the weight of emotional distress, you create space for personal growth, self-discovery, and unbridled self-expression. The power to manifest your aspirations and shape your own narrative is within your grasp.

Forging Authentic Connections:

Just as a strong credit score paves the way for beneficial financial relationships, purging toxic elements from your life fosters the cultivation of authentic connections. As you release the chain of negative experiences, you're empowered to engage in relationships that are built on trust, respect, and mutual understanding. The bonds you create become enriched with the vitality of authenticity.

Empowering Your LIFE FICO SCORE:

Purge isn't just a process; it's a profound revelation of your ability to reshape your emotional landscape. As you actively work to heal, forgive, and embrace positivity, your LIFE FICO SCORE ascends to new heights. The emotional wealth you accumulate becomes a testimony to your resilience, strength, and unwavering commitment to personal growth.

Embrace the Journey:

Embracing the Purge process requires courage, persistence, and a deep commitment to your emotional well-being. Just as one's credit score doesn't transform overnight, neither does one's LIFE FICO SCORE. The journey is transformative, marked by challenges and triumphs, setbacks and breakthroughs. But with every step, you carve a path toward a life enriched by authentic connections, emotional liberation, and a resounding sense of empowerment.

Unlock Your Possibilities:

As you navigate the complexities of purging negativity from your life, remember that you're unlocking the possibility to embrace joy, love, and fulfillment. Your LIFE FICO SCORE is a

reflection of your journey – a testament to your resilience and your capacity to thrive despite adversity.

So, take the lessons from this chapter and apply them to your life with the same determination that guides you toward enhanced creditworthiness. Purge the emotional clutter, make room for positivity, and witness the remarkable transformation that occurs when you liberate yourself from the past. The power to elevate your LIFE FICO SCORE is within you, and the world is waiting to embrace your full potential, and experience your full glory.

Celebrate Your Victories:

And now, it's time to celebrate. It's time to throw your hands in the air and wave them like you just don't care. The victory is yours. Go to the TooCoolToLove playlist on Spotify and listen to "All The Way Up" by DJ Khaled. Let the music wash over you as you take a few victory laps. Feel the rhythm of the song and let it resonate with the cadence of your triumphant heart.

As the beat of the music pulse through you, let it sink in that you have cleared a path to win. Remember, you are ascending, your emotional landscape is flourishing, and your life is on track to level up. With each step you take, you will unlock new potentials, build stronger connections, and shape a brighter future.

This is your moment, embrace your journey of deliverance through purging, and keep your eyes fixed on the horizon of possibilities. Keep your energy high, keep your spirit alive, and keep moving ahead with positive motion. Onward and upward, toward the light that represents you in a more radiant way. You are no longer seen as Too Cool To LOVE, you are now known as Too Valuable To LOSE.

About Author



Terrell’s journey spans decades, cultivating meaningful relationships across diverse personal and business spectrums, providing him with invaluable insight into the themes explored in “Too Cool To LOVE.”

Originally from Cleveland, Ohio, Terrell shaped his early perspectives amid the city’s vibrant street life. Departing Kent State University to pursue a music career, he made a pit stop in Austin, Texas, before establishing roots in Los Angeles, California, in 1990.

Transitioning from an aspiring artist to a top record executive, Terrell collaborated with major talents, including Jermaine Stewart, Madonna, Beyoncé, Hillary Duff, Usher, and more. In 2001, the industry shift prompted by Napster’s impact saw Terrell seamlessly pivot from the music business to a 20-year career as a bank executive, retiring in 2021.

Terrell’s diverse experiences—spanning urban street life, the entertainment industry, corporate business acumen—combined with a deep understanding of today’s dating culture uniquely equip him for this moment.

Passionate about providing meaningful resources that empower individuals, Terrell previously contributed to the acclaimed documentary “Sister I’m Sorry” and shared his wisdom in front of millions on the Oprah Winfrey show.

Terrell's new business ventures and ongoing philanthropic projects reflect his profound commitment to making a positive community impact. Follow his journey at iMeLife.com and [@iamterrellmaclin](https://www.instagram.com/iamterrellmaclin).

As an author, Terrell aims to guide readers toward a prosperous life filled with self-love, self-acceptance, and self-value.

Best regards,