



*"...the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it."*

Steve Jobs

# How to make work, work.

And why it's important to find joy in what you do.



## An exclusive interview with workplace psychologist Joel Mausner.

### Inside...

**3** How a tragic brain injury turned two clients' worlds around, and what they did to learn to live again.

**Client of the Month**

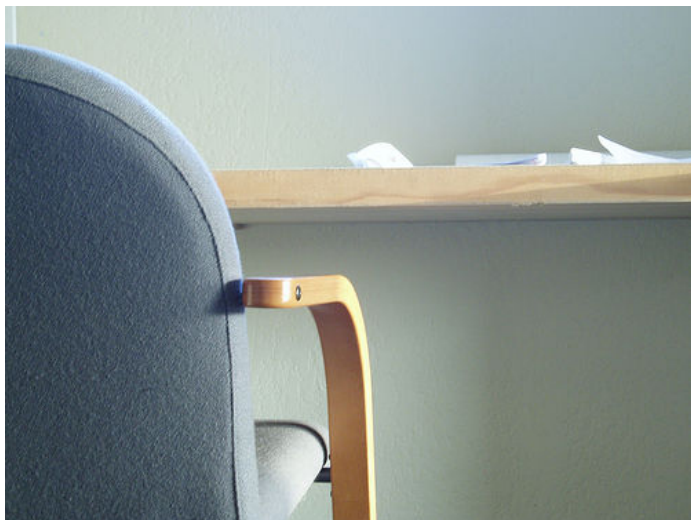
**4** This month's recipe, a few laughs and how to connect with us on online.

**Cook, Laugh, Connect.**

The average full-time American worker spends over one third of their life working— more than any other activity, save for sleeping. So for most people, if you hate your job, you hate your life.

We've asked workplace psychologist Joel Mausner for his ideas on how to make work better, when it's time to switch careers and why doing something you care about will actually make you more money.

**Read what he has to say on page 2.**



# Improving your workplace to improve your life

How the way you feel about what you do can affect how much you make

“It’s a balance.”

When working off debt, “job satisfaction” and “career fulfillment” are typically the least of concerns. If it pays the bills, it’s good enough, right?

But what if well-being and enjoyment at work actually helped you make more money?

According to workplace psychologist Joel Mausner, they can.

“Typically you make the most money when you do your best, and work to your fullest potential,” he said, “which is extremely difficult to do if you’re doing something you don’t enjoy, at least in part.”

Mausner is not advocating everyone quit what he or she is doing to pursue stardom. Far from it. He recognizes that it is also important to be practical and realistic. If you’re dealing with debt, it’s important to do what needs to be done, short term, to get back in the black.

With that in mind, the fact remains that you’ll work harder and do a better job—not to mention have a better chance of getting a raise, promotion, etc— if you’re not miserable.

Mausner says the first step to improving your mood at work is to determine what makes it bad in the first place. The majority of dislikes fall into one of two categories: people related and job

related.

If it’s the people at work that are causing the problem, one must decide if the situation can be resolved, or if protection from it entirely is the best option. When the conflict involves a coworker, analyze what it is about what they do that affects you negatively, and address it with them. But be ready to receive some criticism yourself.

“I encourage my clients to think about constructive ways to address the issue,” Mausner said. “Usually that means having a conversation. But they need to be available to hearing similar feedback.”

If the issue is beyond conversation—or involves a boss or someone else unapproachable—it’s important to protect yourself. Avoid the activities that involve unnecessary confrontation. If your boss hates when things are turned in late, turn them in on time—and you’ll reduce the amount of times you’ll have a negative interaction.

When the issue is the work itself, it’s a different story. Mausner said before one can fix what they don’t like, they have to narrow down on what exactly it is. Whether the job is too boring, too challenging or stressful, understanding why you’re not connecting is the best way to fix it.

Mausner said, “You have to ask yourself why do I find this work so empty and meaningless? There’s almost always room for learning, creativity and growth as a person. Think that through, focus on the stuff

you enjoy.”

For some people, Mausner said, the workplace itself can also have an effect. You can’t always have the corner office with the window, but you can work with what you’ve got. He encourages people to experiment with the parts of their workplace they have control over. This might mean bringing photos, listening to music (if it doesn’t bother coworkers or distract from the job), keeping plants, etc. Whatever makes the space your own.

Lastly, it’s important to compartmentalize work and home life or risk a cycle damaging to them both. Mausner said to be aware of when you’re letting your personal life distract you at work and experiment with solutions, whether it be a taking a short break, turning your cell phone off or just focusing your mind. In the long run, giving your work all the attention it deserves while you’re there will make it much easier to leave it behind at the end of the day.

Working is one of life’s realities, and unfortunately, not everyone is blessed with their ideal job right away. It’s important to do the best you can at what you do, but not to stop looking for a place you’ll thrive.

“It’s a balance,” said Mausner. “Give yourself time to think about the long term issue—how you can move yourself into a career that is more emotionally and financially rewarding.”

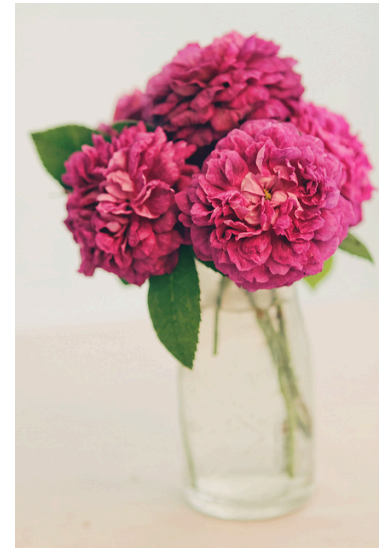
Top 5 affordable ways to ready your home for spring

**1. Clean and declutter.** Studies show people with a less cluttered house are able to maintain a less cluttered mind. Throw away, give away and scrub away, and your place will feel new again.

**2. A fresh coat.** Perhaps the most basic interior facelift is a fresh paint job. Even painting a single accent wall can make you feel like a whole new homeowner.

**3. Store away wools.** Take heavy throws, quilts, and pillows off beds and couches and replace with lighter patterns or none at all.

**4. Renovate your welcoming.** Sweep off the front porch, invest in some potted plants, redo that old address sign and replace that well-loved welcome mat. Your doorway speaks volumes of the kind of place you have—make it an inviting one.



**5. Lighten up.** Lighting affects the aesthetic of a space, but more importantly it affects your mood. Check thrift stores for new lamps or hanging fixtures and get creative.



Client of the Month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. We hope this story encourages you in your own hardships.

The Halls are all too familiar with sacrifice.

When Cathy suffered a subdural hematoma—a traumatic brain injury—she lost 40 percent of her cognitive and math ability, and nearly eliminated her short-term memory and concentration skills. Cooking, driving and other simple tasks became impossible, and needless to say her career as a Certified Medical Coder was over.

Always ready to serve, her husband, John, retired from the Navy after 22 years to care for Cindy, who now needed assistance just getting through the day. Judging by the way the veteran readily cares for his wife without complaint, no one would guess that John himself is not without his own hardship—he is considered 100 percent disabled from exposure to Agent Orange while serving in Vietnam.

With both unable to work a regular job, the bills didn't stop piling up. But the Halls refused to let their finances get the better of them. After signing on with Superior, they showed an exemplary

dedication to getting out of debt, making sacrifices and doing whatever it took to get back on track.

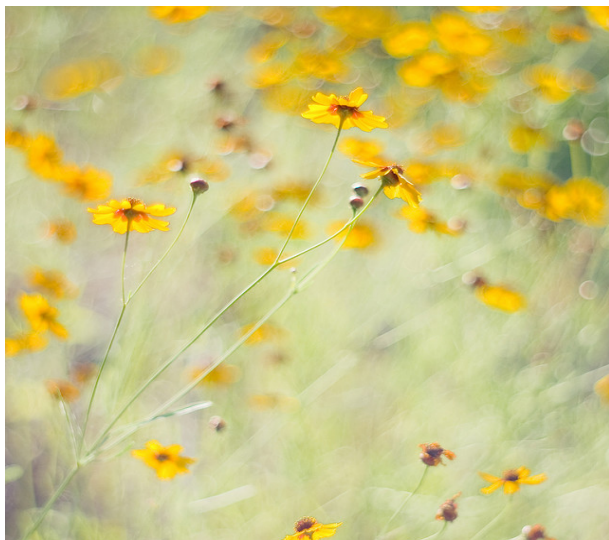
They short sold their house, downsized to one car, and entirely rethought their spending habits.

“You would be surprised at how canned chicken and tuna can be used to stretch the food dollar,” said John, of one of their budget cuts. “And radio is free, cable is not.”

The Halls continued to work their way through the program, settling their last account last month, and are now officially debt free. Always thoughtful and courteous, they even thanked their MSR with a fruit bouquet—which was enjoyed within minutes of delivery.

“We strongly recommend that people with debt problems like ours enter the program and work out a honorable solution to their problems,” he said. “The hardest part is to recognize, admit, and actually do something to resolve the problem.”





## Cooking Without Credit

Low-Fat  
Buffalo  
Chicken  
Dip

### Ingredients:

- 3 boneless, skinless chicken breasts (boiled and shredded)
- 1 cup fat free ranch dressing
- 12oz low fat whipped cream cheese
- 1/2 cup Frank's Red Hot Buffalo Chicken sauce

Mix all ingredients together in non-stick pan until cream cheese is melted down and mix is heated through. Sprinkle shredded cheese on top, and tada!



Serve with tortilla chips and celery stalks. Perfect for watching the game.

## Laughing Matters

**Q:** What did the buffalo say when his son left for college?

**A:** "Bison."

"Tax day is the day that ordinary Americans send their money to Washington, D.C. and the wealthy Americans send their money to the Cayman Islands."—Jimmy Kimmel

**Q:** If George Washington were alive today, why couldn't he throw a silver dollar across the Potomac?

**A:** Because a dollar doesn't go as far as it used to.

When a neighbor's home was burglarized, Sue decided to be more safety conscious. But her measly front-door lock wasn't going to stop anyone, so she hung this sign outside: "Nancy, don't come in. The snake is loose. Love Mom."

"It's income tax time again, Americans. It's time to gather up those receipts, get out those tax forms, sharpen up that pencil, and stab yourself in the aorta." —Dave Barry

## Who we are.

Established in 1998, Superior Debt Services is a debt relief company committed to ethically helping consumers lower their credit card debt while encouraging healthy financial habits. Find out more at [superiordebtrelief.com](http://superiordebtrelief.com).

## Superior by the numbers

Last month, we settled \$4,782,485 for \$1,893,386, or 39.59%.

Thank you to all our clients for their hard work and dedication to the program.

## Stay Up-to-Date on Debt, Online

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtrelief.com/blog> or follow us on Facebook and Twitter [@SuperiorDebt](https://twitter.com/SuperiorDebt).

## Refer-a-Friend

Know someone who could also benefit from our services? Contact one of our member services representatives to join our refer-a-friend program and start receiving incentives today.

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