



Save your shovels for the garden

Capitalizing on springs' activities without shoveling out the cash

“For in the true nature of things, if we rightly consider, every green tree is far more glorious than if it were made of gold and silver.”

Martin Luther

Living in a country that totes endless mountains, bottomless lakes, winding trails for any medium of transportation and year-round outdoor activity is a blessing for everyone, from America's hippies to its businessmen. There is hardly a moment one can't find something exhilarating to do.

However, one common misconception about nature is that it's free. The outdoors used to be the great equalizer. Any individual, barren of cash, comforts and even car could take advantage of the accessible recreation just outside his or her doorstep. It was a place man lived simply and could simply live.

But today, you gotta spend the green to see it.

Like any expense though, there are secret shortcuts to find through the woods. Whether you're an outdoor fanatic or meet your nature quota after one Summer camping weekend, don't sacrifice more financially than you need to to enjoy what is more inherently free than anything else: nature.

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Hope from a debt survivor.

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

Cook, Laugh, Connect.



Getting Outside

With a few helpful tips, being an outdoor enthusiast doesn't have to be out of your price range.

Ski bums wanted

One of the biggest money sinkholes you find out West is skiing. Resort lift tickets can often soar to more than \$200 during peak ski season. Instead of purchasing individual tickets that can sometimes add up to more than a season pass – or investing in a season pass, a risky endeavor that doesn't account for changes of plan, injury, or simply loss of interest – try your hand at gate judging.

Several ski resorts will exchange a lift ticket for every four hours volunteered at their several competitions throughout the ski season. Contact the resort's competition center through the main website and organize your free ticket to ride today. Summer's breath may be hot on our backs, but April can tote some of the best skiing all season. Don't miss out because you're tight on cash.

Buy used gear

The attraction of spiffy, brand spankin' new REI gear is the temptation of all temptations to most outdoor enthusiasts. The quality of this gear is unprecedented, but it can always be found for cheaper than advertised at the storefront. Consider three alternatives before investing more than you need to in your equipment.

One, shop at outdoor consignment shops selling gently used outdoor gear, equipment and clothing from notorious and trusted outdoor

brands for up to half off original retail prices.

Two, commit to one early morning every four months at the REI Garage Sale. Garage Sales tote slightly used or returned merchandise for sometimes 75 percent off original REI prices.

Once a member (and always a member) of the store, one has full access to the hot deals and steals the store promotes at similar events. Lines begin to form early, so be prepared to camp out – but then again, that's why you're there anyway.

Third, try your luck at online shopping. Sierratradingpost.com catalogues and sells overstocked, closed out and used outdoor products for cheaper than most any other used gear locations. Save up to 80 percent on larger purchases and enjoy their satisfaction guarantee or free return shipping promise on their products. And if you're up for an adventure, you can visit their warehouse's physical location in Cheyenne, WY to tap into even bigger deals.

Fee free days are your friend

The National Park Service doesn't work for free. Your favorite beautified, manicured and maintained trails cost them significant time, money and resources, which park fees help at curbing. If you're a frequent flyer through these national parks, those simple paper park passes can eventually add up. **(Continued on next page.)**

Save some money and take advantage of these national fee free days at your favorite parks for the 2014 park year: April 19-20, Aug. 25, Sept. 27 and Nov. 11.

Check www.nps.gov for more information about park fees, attractions and functions.



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.

Linda Singh

What's something interesting about yourself? I'm Committed to building a library/learning center in India. I buy English books, puzzles, etc. for Government school in a village called Begampur. I visit the village about every 2 years and spend a month in the village. I share, teach and learn from the locals.

What brought you to Superior?

My debt was overwhelming. I prayed and asked God for financial help. The next morning I searched the internet for debt relief. Superior Debt was there and I emailed them. The next day my debt burden was taken over by Superior Debt, which gave me much relief.

What has been the hardest thing about being in debt?

Being unemployed and not knowing when I would get out of this bad financial situation. I have never experience high debt before. I was

always able to pay my bills. But when I realized that I couldn't handle this much debt on my own Superior Debt helped me.

How did being in the program change the way you thought about money?

I have matured, I am better at determining wants from needs. Also I only buy items on sale. I still enjoy shopping but I study prices and use coupons when possible.

How has your life changed since being in the program?

Freedom is all I can say.

Do you have any advice for those just entering the program?

Have faith and confidence in those representing you. So far Superior has saved me thousands and for that I would recommend anyone in need of debt relief to go with Superior Debt. They are very professional and they work hard for us and negotiate the best payoff for their clients.

Cooking Without Credit

Spring Pizzas



Ingredients

1 pound pizza dough
All-purpose flour, for dusting
2 tablespoons extra-virgin olive oil, plus more for brushing and drizzling

6 ounces ramps or scallions, trimmed
Kosher salt
1 cup ricotta cheese
1 teaspoon grated lemon zest
Coarse sea salt
Coarsely ground black pepper
1/4 cup fresh basil leaves
Grated parmesan cheese, for topping

Directions

Preheat the oven to 500 degrees F. Divide the dough into 4 pieces on a floured surface. Brush a baking sheet with olive oil. Stretch the dough into four 6-inch rounds; place on the baking sheet and bake until golden, about 12 minutes.

Heat a large skillet over medium heat. Toss the ramps or scallions with 1 tablespoon olive oil and season with kosher salt. Saute until just wilted, about 1 minute. Transfer to a cutting board and cut into pieces.

Mix the ricotta, lemon zest, the remaining 1 tablespoon olive oil and some sea salt and pepper in a bowl. Brush the crusts with olive oil (this will protect them from getting soggy), then spread with the ricotta mixture and season with sea salt. Top with the ramps or scallions. Return to the oven until warmed through, about 2 minutes.

Top the pizzas with basil, parmesan and a drizzle of olive oil.

Laughing Matters

A British tech company has debuted new technology that lets clothing store mannequins talk about the outfit they are displaying. Said the inventor, “The idea came to me in a nightmare.” Seth Meyers

“Lululemon is the company that makes yoga pants that are so tight they cut off circulation to the part of your brain that decides how much money is OK to spend on yoga pants.” Jimmy Kimmel

“Always borrow money from a pessimist. He won’t expect it back.” –Oscar Wilde

Connect with Superior

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](#).

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.

Stay Up-to-Date on Debt, Online

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.