

Learn More, Earn More



“Education is the most powerful weapon which you can use to change the world.”

— **Nelson Mandela**

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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.](#)

Seven ways to continue your education (for free)

We all know by now that education is an investment in your future. It really does pay to know more about your field: you can act with more confidence, make improvements, and open doors for raises and promotions. Studies also show that continued education can actually make people feel happier at work. Bonus!

While investments in education do typically pay off, we don't all need expensive master's degrees or full-time two year programs to know more about and improve at what we do. Lucky for us, the internet has opened doors for numerous kinds of education resources, as varied in content, requirements, time commitment, and methods as they are offline.

Whether you're looking for a basic management class or a full-on engineering certificate, we've collected the best (and freest) resources out there to get you started on a path to self (and paycheck) improvement.

Start learning on page 2.

Seven Ways To Continue Your Education For Free



We've collected a few of our favorite online education resources, but keep in mind this list is only the beginning.

MIT Open Courseware (OCW): ocw.mit.edu

Yes, we are talking about the MIT. They've created a web-based publication of nearly all the MIT course content, open and available to world. It won't give you any one-on-one professor time, but it does give you access to world class education resources in technology and related fields.

Khan Academy: Khanacademy.org

One of the first pioneers in online education content, Khan Academy offers free, easy-to-follow classes and lectures for nearly every subject in the form of collections of short YouTube videos.

University of Washington's OpenUW:
www.outreach.washington.edu/openuw/

Always wanted a UW history degree but hate the rain? Explore a variety of topics in several free history-centric online courses from the University of Washington.

American University:

www.wcl.american.edu/podcasts/

Interested in law but don't have seven years and aren't soulless? No problem. AU Offers a selection of podcasts on a number of different law-related subjects that would benefit business owners, paralegals, or just a hungry mind.

Udemy: www.udemy.com

Udemy is an online education marketplace that offers more than 30,000 courses in every subject you can imagine. They aren't all free, but they're nearly all affordable, and can take you from amateur to champion _____ (fill in the blank) at your own pace on your own time.

Stanford Engineering Everywhere:

see.stanford.edu/

The SEE course portfolio includes one of Stanford's most popular sequences: the three-course Introduction to Computer Science, taken by the majority of Stanford's undergraduates, as well as more advanced courses in artificial

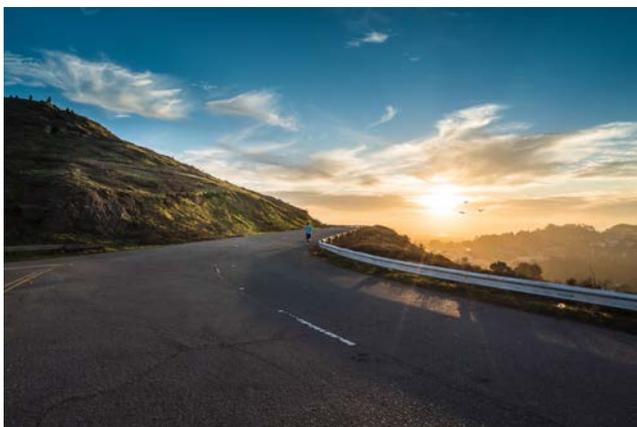
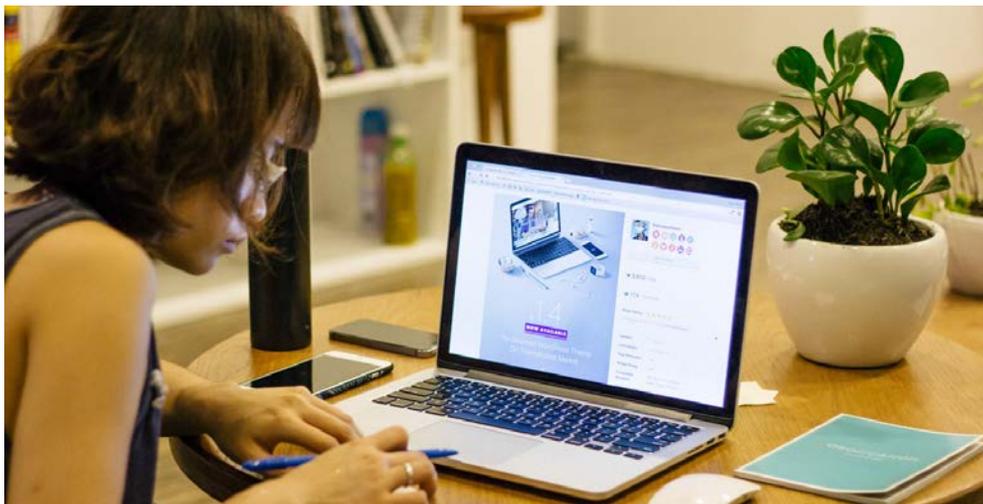
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intelligence and electrical engineering. Say what?!

U.S. Small Business Administration Training Network:

www.sba.gov/tools/sba-learning-center/search/training

One of the best selections of business courses on the web. From starting a business to management and even government contracting, you can find most any business-related topic you're looking for in the form of 30-minute courses. Now who doesn't have that kind of time?



Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. Be encouraged!

Name and location: Amy from Easton, CT

Tell us something interesting about yourself.

Top 2 percent realtor in the country for Berkshire Hathaway.

What brought you to Superior?

The 2008 market decline; income fell off; Too much debt.

How many accounts did you have when you started?

I think about 10.

What was the hardest thing about being in debt?

The pressure, the phone calls, the anxiety.

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

Tightened my belt so that I wanted to clear

up all debt and pay off any lingering bills; and, attempt to save money. Never want to go into the situation again.

How has your life changed since being in the program?

Light at the end of a tunnel and so great to see a way forward. To save, be more prudent and reallocate funds to survive in the down months.

How many accounts do you have left to settle?

None!

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

Yes, it works and is a great way to begin to pick up all the pieces and move forward in your life again. It has been three years with the program. I'm almost completely done with all payments. After I'm done, I'll pretend I'm still on the program and save that money!!!! Thank you.

Heirloom Tomato and Goat Cheese Pizza

With only 5 ingredients, this pizza is fast, affordable and tastes like spring!

Ingredients

1 (13.8-ounce) can refrigerated pizza crust dough
Cooking spray
1 garlic clove, halved

1 large heirloom tomato, seeded and chopped (about 10 ounces)
1/2 cup (2 ounces) shredded part-skim mozzarella cheese
3/4 cup (3 ounces) crumbled herbed goat cheese



Directions

1. Prepare grill to medium heat.
2. Unroll dough onto a large baking sheet coated with cooking spray; pat dough into a 12 x 9-inch rectangle. Lightly coat dough with cooking spray.
3. Place dough on grill rack coated with cooking spray; grill 1 minute or until lightly browned. Turn crust over. Rub with garlic; sprinkle with tomato and cheeses. Close grill lid; grill 3 minutes. Serve immediately.

Laughing Matters

"According to a new study, inactivity can kill you. You can die from doing nothing. Believe me. These findings scare the hell out of the Congress." –Jay Leno

"Jay-Z says that he and President Obama text each other regularly. In one text, Jay-Z was like, 'What's it like being the most powerful person in the world?' And Obama was like, 'I dunno. Ask Beyonce.'" –Jimmy Fallon

"Obama also spoke in Cuba yesterday and said that U.S. airlines will start making commercial flights to Cuba this year. But first, Obama said he wants to see a greater respect for human rights — not in Cuba, at LaGuardia." –Jimmy Fallon

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.

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.