



Staying on track when you go back.

How to show your children that when it comes to school, extra credit is the only credit they need.

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Feeling hopeless? We've got something that can help.

Inspirational quotes.

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

Cook, Laugh, Connect.

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.

Going back to school doesn't have to mean getting back in debt.

The summertime swing is winding down, and it's time to start preparations for a brand new school year. For many families, that too often means a brand new wardrobe, the latest and greatest in school supplies (which now often includes expensive calculators, lap tops and cell phones) and a sleek new backpack to carry them all in.

What happened to the days when kids still got excited about new crayons?

This isn't the way it has to be. There are ways to outfit your students without picking up another part time job, or getting behind in the program. With a bit of compromise and creativity, you can get your family back to school, debt free-style.

Read how on page 2.



Getting back-to-school, debt settlement style.

“Labor day is a glorious holiday because your child will be going back to school the next day. It would have been called Independence Day, but that name was already taken.”
Bill Dodds

It all starts with a change in expectation.

Wanting your child to feel excited about starting school is completely understandable. And when it comes to their education, of course you want what's best. But will their shoes really have an effect on their smarts? We don't think so.

Not giving into this season's

spending traps is not being a bad parent. Living beyond your means is. Use your budget as a life-lesson for your child – it'll last a lot longer than those new pencils.

We've collected the best tips we could find on starting a school year on a budget. Follow this advice and your children won't even miss the mall.

Talk it out. If your child has always gotten new clothes and gear for the new school year, talk to them before you go shopping. Be honest, and explain that things will be a little different this year. It'll save you from a scene in the mall, and if they understand what's going on, it will make them less likely to beg until you give in.

Make a budget. Take a look at your finances, and see how much you can really afford to spend. Let the money you can safely

spend determine what you'll buy, not the other way around.

Renew and reuse. Take a look at last year's supplies, and determine what can be salvaged. Then set to work making the old stuff new again. Sharpen old pencils, throw out broken crayons, buy new batteries for the calculator, and scrub down trapper-keepers and crayon boxes. Surprise your child with a sheet of new stickers to redecorate with.

Prioritize. After you've taken stock of the stuff you already have, make a list of what your child still needs, with the most important items at the top. Make sure those get bought before any extras get purchased.

Thrift is the new black. Goodwill is no longer the only thrift option. Consignment and other discount stores have opened up

all over the country with quality alternatives to new clothes. Check out a few near you and take a day to bargain hunt with your kids.

Don't buy a new backpack every year.

Spending a little more to purchase a quality built backpack will save you money in the long run. Some brands even offer lifetime warranties.

Whatever you do, stay away from the cheap plastic cartoon-themed packs (your child will thank you later).

Start online. Compare prices and find the best deals before you even leave your couch. Don't forget sites like Craigslist (and always check for online coupons).

Get crafty. Rather than buy any of the

character-branded back-to-school shwag (which on average costs 30 percent more than generic supplies) let your child host a DIY party and invite his/her friends over to decorate their gear with pictures found online, stickers, or magazine cutouts. It saves you money, and is the perfect activity filler for one of those last boring summer afternoons.

Back to school swap. Chances are, you know someone who made the same purchases last year that you need this year, and vice versa. Get together and make

a game out of supplies swapping.

Some things are worth waiting for. Back-to-school lists are often littered with items that don't actually get used. Rather than buy everything before your child has even started, have them start school with only the basics, and additional needs can be better assessed a few months into the school year.



"Storms make oaks take roots." **Proverbs**
 "We are what we repeatedly do. Excellence, therefore, is not an act but a habit." **Aristotle**
 "The best way out is always through." **Robert Frost**

Need a little inspiration?

Sometimes things feel impossible. We get that. Here are a few of our favorite quotes to remind you that it's rarely as bad as it seems. **Be encouraged.**

"A wise man will make more opportunities than he finds." **Francis Bacon**
 "If you don't know where you're going, you'll end up someplace else." **Yogi Berra**
 "There are two things a person should never be angry at, what they can help, and what they cannot." **Plato**
 "Don't ask yourself what the world needs, ask yourself what makes you come alive. And then go and do that. Because what the world needs is people who are alive." **Howard Thurman**

Ingredients

- 2 cups** old-fashioned oatmeal
- 1 cup** sliced almonds
- 1 cup** shredded coconut, loosely packed
- 1/2 cup** toasted wheat germ
- 3 tablespoons** unsalted butter
- 2/3 cup** honey
- 1/4 cup** light brown sugar,
- lightly packed
- 1 1/2** teaspoons pure vanilla extract
- 1/4** teaspoon kosher salt
- 1/2** cup chopped pitted dates
- 1/2** cup chopped dried apricots
- 1/2** cup dried cranberries

Directions

Preheat the oven to 350 degrees F. Butter an 8 by 12-inch baking dish and line it with parchment paper.

Toss the oatmeal, almonds, and coconut together on a sheet pan and bake for 10 to 12 minutes, stirring occasionally, until lightly browned. Transfer the mixture to a large mixing bowl and stir in the wheat germ.

Reduce the oven temperature to 300 degrees F.

Place the butter, honey, brown sugar, vanilla, and salt in a small saucepan and bring to a boil over medium heat. Cook and stir for a minute, then pour over the toasted oatmeal mixture. Add the dates, apricots, and cranberries and stir well.

Cooking Without Credit

Homemade granola bars for mornings on the run.



Superior by the numbers

Laughing Matters

"Federal Reserve chairman Ben Bernanke told a congressional committee the economic recovery is weakening. But the good news is most Americans will not be affected because they had no idea there was a recovery." –Jay Leno

"The United States Postal Service is about to default on \$5.5 billion. They made the payment but the check got lost in the mail." Conan O'Brien

"I've got all the money I'll ever need if I die by four o'clock." Henry Youngman

"Having money is rather like being a blonde. It is more fun but not vital." Mary Quant

Last month, we settled **\$3,717,625** for **\$1,417,699**, or **38 percent**.

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://superiordebtrelease.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.