



Cash for clutter

Simplify your life and
pad your wallet at
the same time.

“Just because it’s old, doesn’t
mean it’s gold.”

–Bruce Littlefield, *Garage Sale America*

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Hope from a debt survivor.

Client of the Month.

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

Cook, Laugh, Connect.

Your wallet may be empty, but chances are your garage is full. With today's buy and throw away mentality, make the decision to transform your trash into someone else's treasure. Harness your inner entrepreneur and hold a garage sale this year. August is the ideal time of year to take advantage of the sunshine, emerging neighbors and accumulating junk. A successful sale could even mean one last summer weekend get-away, if you play your cards right. Clear your mind and your garage, but fill your wallet with these four simple steps to a role-model garage sale.

Read our top tips on page 2.



Exchanging your clutter for cash

1) Advertise extensively and in advance.

With a competitive market that tends to peak in August, make sure your garage sale stands out to customers – or at least stands out first. Choose a date well in advance – we suggest one month – and coordinate with both your neighbors and the weather. A mega-sale with one or two of your adjacent neighbors will attract bigger crowds and shoppers committed to finding exactly what they need and willing to pay for it. Choose a weekend day that isn't brutally hot and beat the afternoon thunderstorm by starting early, even as early as 7 a.m. As they say, the early bird gets the worm...and you get the cash! Try advertising at your local grocery stores, on Craig's List, Facebook and Twitter, and don't underestimate the old-fashioned sign on the street corner and doorstep flier.

2) Sell selectively and price it right.

Nothing will deter potential buyers quicker than useless junk on the front lines. Arrange your sale so that the least-used, most valuable items are the first seen. Bundle the small trinkets together and keep them further down the line, even by your checkout station, for last minute pickup. When determining what may be your trash and another's treasure or just everyone's trash, ask yourself when the last time you used the item was and why. If it's been more than one

year, sell or trash it. If you haven't used it due to malfunctioning, breakage or complete uselessness, trash it. If it's simply no longer relevant to you, consider how it could be valued by someone else. Old baby toys, clothes and equipment are popular items, as well as furniture, excess kitchen appliances and electronic tools. Expand your buyer demographic by offering items that appeal to men, women and children.

An appropriate price for a used item is 1/3 of the cost when bought new. But be willing to bargain – the more eager you are to get rid of it, the more lenient you should be with the customer's offer. Don't make things difficult on yourself at the time of sale by calculating useless cents and absurd prices – round everything to the nearest dollar or 50 cent and make sure *everything* has a price tag attached. If a customer doesn't know the price, they are more likely to pass up the item. Have small bills and coins on hand for the pioneer visitors.

3) Attend to atmosphere and ambiance.

Invest in a well-organized, visually appealing display. Try to organize clothing on racks or tables, books on shelves and jewelry on hanging displays. Sort clothing by gender and size, orient book and movie titles so they are visible and alphabetized and group children items together. Recreate the store on your curb and communicate quality through organization and cleanliness. Provide background music to dissipate any social anxiety browsers may have, offer refreshments and/or snacks for those

dedicated individuals out hunting all day and have spray fans handy for cooling off. Keep your customers comfortable and looking as long as possible – recruit the kids to sell lemonade and get the whole family involved.

4) Third time's the charm: Try having a multiple-day sale.

Word-of-mouth is powerful; try taking advantage of it. By extending your sale two or

even three days, you can optimize this tool to draw in bigger crowds as word of your sale spreads. Some people may hesitate to buy compulsively or at their first round of sales, so in order to make sure you don't lose potential buyers willing to come back a second time through the next day, make yourselves as available as possible. Dedicate the weekend – or even two – to selling off everything. It will be worth the time spent, space gained and money earned.



This month: Dawn from Virginia

Q: Tell us something interesting about yourself.

A: I had a tough time with this question. It's not often that we look at ourselves and think about an interesting fact or attribute. So, I asked my daughters (ages 6 and 9) what might be a good response. Their answers were: I am a good cook, I'm good at painting nails and I'm a good problem solver. LOL. I do love to cook and paint our nails.

Q: What brought you to Superior?

A: I was so overwhelmed with my credit card debt. I had never been late on a payment, but could not get ahead. I felt as though everything was spiraling out of control and I needed help.

Q: How many accounts did you have when you started and about how much debt?

A: I had six accounts adding up to about \$38,000.

Q: What was the hardest thing about being in debt?

A: The hardest thing about being in debt was the fear of it never ending. I thought that we would never be free! I was always stressed and worried about money.

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

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 conversation encourages you in your own hardships.

A: I learned to budget our monthly expenses and spending! Before, I never had a budget. If I didn't have enough money, I charged it. My thought was, "I work really hard. I deserve this or I need this". That was a big mistake! I now understand the need to have a budget and to stick to it.

Q: How has your life changed since being in the program?

A: I have a healthier attitude towards money. I recently went on a mission to declutter our house. In doing this, I realized how impulsive my spending had been. Now, I do not focus on wanting to go out and "buy" happiness or have the best and the latest thing. These material things or impulse shopping sprees might make us happy temporarily but it does not last. I plan to teach my children how to budget and to spend wisely! It is a hard lesson to learn at age 44 and one that I hope they will understand much earlier.

Q: How many accounts do you have left to settle?

A: I have one account left! I see the light at the end of the tunnel and could not be happier!!

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

A: This is a wonderful program! Amy has been amazing! I am so grateful for her help and those who work with her. Bottom line is that yes, having a lot of debt is scary. The unending calls from creditors is stressful. But, if you form a budget and stick to that budget you WILL soon see the light at the end of the tunnel! If I can do it, I know that you can too.

Cooking Without Credit

Picnic fare: Corn and chickpea salad

Ingredients

5 ear(s) corn
Olive oil, for rubbing corn
Salt to taste
Freshly ground pepper to taste
1 cup(s) diced seedless cucumber
1 cup(s) drained and rinsed canned chickpeas
1 cup(s) chopped toasted walnuts
1/4 cup(s) fresh lemon juice
1/4 cup(s) chopped fresh oregano
3 tablespoon(s) olive oil
1 medium garlic clove, minced



1. Rub corn with olive oil, season with salt and freshly ground pepper, and grill over high heat until lightly browned, about 15 minutes. Remove from heat and set aside until cool enough to handle.
2. Slice kernels from cobs and place in a large bowl with cucumber, chickpeas, and walnuts. Mix in lemon juice, oregano, olive oil, and garlic. Toss in feta. Serve immediately or chill until ready to serve.

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

"President Obama told a group of kids that broccoli is his favorite food. Then he said, 'Is Michelle gone? Cool, it's actually Skittles.'" – Jimmy Fallon

"Pakistan now says Osama bin Laden was able to be avoided by wearing a cowboy hat. A Pakistani authority said, 'I guess he just got lost in a sea of other Muslims wearing cowboy hats.'" –Conan O'Brien

Connect with Superior

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://www.facebook.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.

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.