



# Back to School For Everybody

“Intelligence plus character — that is the goal of true education.

**-Martin Luther King Jr.**

Create your own independent education plan to master your finances and change your life.

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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.](#)

We've stressed the importance of education before, and we've got no plans of stopping. Studies show that education is one of the most important tools to get out and stay out of debt, and one of the most promising solutions to poverty elimination.

We know fancy colleges with price tags are definitely not for everyone, and we're certainly not advocating for more student debt. Call us old fashioned, but we're book people, and believe there's a lot to learn between two covers (or the digital equivalent) without spending a dime. Or at least not very many dimes.

When your kids go back to school this fall, go with them. Don't literally get on the school bus, but prioritize a few hours everyday for learning. We've collected a few of our favorite titles (and ways to get them) for self, job, and life improvement and promise that every hour you spend invested in one of them will be returned to you in positive life changes.

**Read more on page 2.**

# Read, Grow, Change

Our top reading recommendations and the most affordable ways to get your hands on them

We like a classic hardcover as much as anybody, but we can't in good conscience recommend stocking a cart at Barnes and Noble, especially not while you're working on paying off debt.

That being said, today's technology offers several cost and time efficient options for everybody.

## How to Read

**Amazon.** Amazon has a huge offering of used books, often priced so low you're basically just paying for shipping. Their rating systems allows you to see what kind of condition the book is in, and how fast you can get it.

**Audible.** If you're pressed for time (who's not?!) try downloading an audio book from Audible or another audio book resource. Listen while you're cleaning, cooking, exercising, driving, etc. and you'll be multi-tasking like a pro!

**The Library.** Yes, these still exist, and often are home to numerous untapped resources. Take the time to check out or reserve books (or audiobooks) and save yourself dollars and shelf space.

**Used Bookstores.** Yes, these *also* still exist, and often have a treasure trove of books priced less than a dollar. Bonus, they often offer discounts for bringing in your old copies.



## What to Read

**Rich Dad Poor Dad by Robert Kiyosaki** - a personal finance bestseller, this tells the story of Robert Kiyosaki and the ways in which his father and role models in his life shaped his thoughts about money and investing. The book explodes the myth that you need to earn a high income to be rich and explains the difference between working for money and having your money work for you.

**The Total Money Makeover by Dave Ramsey** - A simple, straightforward game plan for making over your financial habits. It's a tried and true method that's worked for millions.

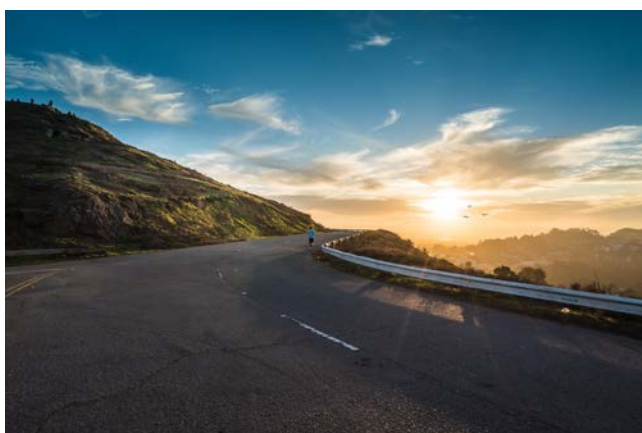
**The Seven Habits of Highly Effective People by Stephen Covey** - This book has been a bestseller for more than 25 years, and comes recommended by presidents, CEOs, educators

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and parents - pretty much everyone that's read it.

**The Tipping Point by Malcom Gladwell** - The tipping point is that magic moment when an idea, trend, or social behavior crosses a threshold, tips, and spreads like wildfire. Gladwell explores the tipping point phenomenon, and how it can and should impact selling products and disseminating ideas.

**Freakonomics by Stephen Dubner and Steven Levitt** - A journalist and economist duo study the riddles of everyday life—from cheating and crime to parenting and sports—and reach conclusions that turn conventional wisdom on its head. They show that economics is, at root, the study of incentives—how people get what they want or need, especially when other people want or need the same thing.



Lisa from Delray Beach, Florida

**What brought you to Superior?**

When my daughter was 8 years old, she was diagnosed with Tourette Syndrome, OCD, Depression and Rage Disorder. This had a profound impact on her, and on us as a family. Medical bills began piling up, as she was seeing professionals in NYC. In addition, some of her tics were so painful, she actually tried expensive experimental treatments. She also tried 13 different medications before she gave up, realizing that the side effects were worse than the tics. However, she was on anti-depressants and mood stabilizers and seeing therapists and psychiatrists both on and off my insurance plan. We just wanted her to have the best. This is when the debt really began and of course, we didn't have any extra money for all this, so the credit cards started being used.

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

So many I can't count! Actually, it was eight.

**What was the hardest thing about being in debt?**

Never having enough money to last until the next payday, no matter how frugal we were.  
Never catching up or catching a break, no matter

# 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!

how long or hard I worked. My husband and I had totally different views on how things should be handled, so there was always so much stress in the house.

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

In my case, I don't know if it actually changed the way that I feel about money as much as it taught me how to handle it properly. For instance, should I need to borrow money (God forbid), I don't just go out and apply for any old credit card, I do my research for cards, loans, interest rates and reading between the lines. Being in the program has taken a lot of the financial stress off my shoulders. Instead of wondering how I'm going to pay cards A, B, C and D, I know that I am only making one affordable payment every month, and I know what that payment will be. No surprises.

**Do you have any advice for others in the program?**

Stick to it! When I first entered, I was very glad that I turned all those payments into just one, and that I had someone else dealing with them for me, but at the same time, it looked like it was going to take forever to get them all paid off. Trust me, it did take a long time, but it was totally worth it! What a great feeling when you're done!!!

# Buffalo Ranch Popcorn

The perfect study partner.

## Ingredients

- 8 cups popped popcorn
- 2 tablespoons buffalo wing sauce
- 1 teaspoon dried ranch dressing seasoning
- 2 tablespoons melted butter

## Directions

Place popped popcorn in a large bowl. Sprinkle with ranch dressing dry seasoning and toss to coat.

Combine melted butter and wing sauce and stir well. Pour over popcorn and toss to coat.



## Laughing Matters

## Connect with Superior

"The mayor of Rio is pleading with Nintendo to release Pokémon Go in Brazil just in time for the Olympics. He's even introduced Rio's own Pokémon character, 'Zikachu.'" –Conan O'Brien

I took a test in Existentialism. I left all the answers blank and got 100. - Woody Allen

I have never let my schooling interfere with my education. - Mark Twain

Teacher: 'Craig, you know you can't sleep in my class.'

Craig: 'I know. But maybe if you were just a little quieter, I could.'

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](http://superiordebtrelief.com).