



Putting your money back into your hands

How your phone can help you regain control over your financial future

““The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart. Wishing you happiness.”

–Helen Keller

Because of increased pressures to spend big, eat much and travel far over the holiday season, feelings of stress and being overwhelmed become magnified.

In this season of abundant hope and cheer, many Americans are feeling burdened by debt, overspending and the inability to manage their financial situation alone.

According to a survey conducted by FINRA Investor Education Foundation, just under half of Americans are spending the amount of money they make in one year. This means savings for 41 percent of Americans are non-existent or stagnant.

According to that same survey, 19 percent of Americans are spending more than they make, accruing heaps of credit card debt.

When you look at these numbers in the light of the upcoming holiday, they seem to get worse. According to a CNBC poll, 39 percent of Americans who responded claimed Christmas spending this year would be more stressful than the previous year. Yet when polled about how much they would be spending, 28 percent anticipated spending over \$1,000 on gifts this holiday season.

But this year, you don't have to be swept up in the holiday spending rush. And your phone can help.

Find out how on page 2.

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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.



Want to curb spending, save more, and start investing?

There's an app for that.

It can be hard not to be swept up in excessive gift giving. The influence of comparison is heavy during this season of extravagance. Individuals must be able to analyze their own financial situations and make their own unique and informed decisions about where to put their money these coming months.

Fortunately, new financial planning and budgeting app technologies have exploded in the last few years. These mainly free and downloadable programs come in a variety of shapes and sizes, ready to be tailored to your individual financial goals and needs.

Relieve some of the financial stress this month and in the New Year by letting technology handle the hard numbers.

Here are a couple helpful tools worth looking into.

Betterment

While most people would either hire someone to invest their money in stocks or just bag the whole thing all together, the Betterment app and website puts the investment world in a language every user can understand.

The goal of the app, in basic terms, is to optimize any financial portfolio, whether you make a CEO's salary, or a student's. The user has the ability to set their level of risk and therefore inform the app how to invest their money.

The app does most of the work for you, by catering financial investing and advice to your income level, your spending habits and your long term goals, such as saving for a retirement fund or a safety net.

Betterment is the friend who suffered through business school so he could answer that frequent party question, "What should I do with my money?"

Mint Personal Finance

This app, available for Android or IOS download, is an excellent tool for categorizing spending, creating and working towards financial goals and managing a credit score.

The app has received a four-star rating in the Apple store, is used by more than 10 million people world wide and has won awards from CNN Money as a top financial app.

A key feature of the app is to pull and categorize all your spending across all the accounts you have synched with the app. It has more than 100 different categories for spending, allowing users to quickly and clearly view where their money is going.

Categorization separates out certain types of spending (clothing, food, home products, etc.) from one transaction, even if all bought at the same place and time.

The app allows you to set a budget and displays color-coded progress bars to warn users when they are approaching or succeeding their budget. Financial goal categories allow users to

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name a trip, a special item, or any other dream and set an amount they wish to save for that specific thing. Bill reminders and push notifications ensure you don't miss a payment.

This app is a great way to visualize how your money is being spent, how much is being spent when, and where you can trim fat to make sure you're putting money away where you really want to.

We encourage our clients to explore the different financial planning and investments apps, websites and technologies available today. With such accessible and powerful tools, you can reclaim some control over your money and financial future.



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

Name and location: Jan from Lakewood, CO

Something interesting about yourself: Been married for 58 years with 6 Children, 19 grandchildren and 21 great grandchildren, and I love to spend time with them all. We have both retired once but still working every day. Very blessed in our lives with God, health, family and wealth.

What brought you to Superior? I have worked three jobs for over four years and was not getting anywhere financially. A friend had used the program and told me how helpful it was for her.

How many accounts did you have when you started? I had four accounts.

What brought you to Superior? We were very much in debt and needed professional help. Seen an ad, checked Superior's website, read customer comments, looked at BBB, and made a phone call.

What was the hardest thing about being in debt? Only being able to make minimal payments, getting nowhere, interest accruing, not making payments on time. Getting

nasty phone calls and mail, not sleeping at night, very depressed.

How did being in the program change the way you thought about money? The feeling of paying with cash and knowing that you won't be paying on a item for months or years to follow is just wonderful. Was so excited, proud to buy a brand new washer and owe nothing when I left the store.

How has your life changed since being in the program? We are now paying things with cash without unexpected bills at the end of each month. We're not relying on credit cards, and only spending what we can afford.

How many accounts do you have left to settle? 000000 NONE!! YEAH!!!

Do you have any advice for those just entering the program? Be positive. Let Superior work for you and with you. It's the best thing we ever did was get on this program. There was never a time I didn't feel it was all worth it. DON'T WAIT YOU'LL SURE REST BETTER

Cooking Without Credit

Christmas morning French toast casserole

Ingredients

1 loaf French bread (13 to 16 ounces)
 8 large eggs
 2 cups half-and-half
 1 cup milk
 2 tablespoons granulated sugar
 1 teaspoon vanilla extract
 1/4 teaspoon ground cinnamon
 1/4 teaspoon ground nutmeg
 Dash salt
 Praline Topping, recipe follows
 Maple syrup

Praline Topping

1/2 pound (2 sticks) butter
 1 cup packed light brown sugar
 1 cup chopped pecans
 2 tablespoons light corn syrup
 1/2 teaspoon ground cinnamon
 1/2 teaspoon ground nutmeg



Directions

Slice French bread into 20 slices, 1-inch each. (Use any extra bread for garlic toast or bread crumbs). Arrange slices in a generously buttered 9 by 13-inch flat baking dish in 2 rows, overlapping the slices. In a large bowl, combine the eggs, half-and-half, milk, sugar, vanilla, cinnamon, nutmeg and salt and beat with a rotary beater or whisk until blended but not too bubbly. Pour mixture over the bread slices, making sure all are covered evenly with the milk-egg mixture. Spoon some of the mixture in between the slices. Cover with foil and refrigerate overnight.

The next day, preheat oven to 350 degrees F.

Spread Praline Topping evenly over the bread and bake for 40 minutes, until puffed and lightly golden. Serve with maple syrup.

Laughing Matters

"Scientists say the European space probe that landed on the comet has detected organic matter. This means there could be either life in space or a Whole Foods. We just don't know." –Conan O'Brien

"This week Bill Clinton tweeted a photo of himself reading George W. Bush's new book '41.' Then George W. Bush responded to that post on Instagram. Then John McCain said 'You two are hilarious' by telegraph." –Jimmy Fallon

Q: Why did the scarecrow win an award?

A: For being out standing in his field.

Q: What do you call people who are afraid of Santa Claus?

A: Claustrophobic.

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](https://twitter.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.

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.