

Holidays Without the Hangover



“Unless we make Christmas an occasion to share our blessings, all the snow in Alaska won’t make it ‘white’.” – Bing Crosby

7 Ways To Save Money And Bring Meaning To The Season

Waking up on January 1 can be rough, whether or not you drank the night before.

The day marks the official end to the holiday season, and all the calories, cash and craziness the previous month has demanded of you has taken its toll. You’re exhausted, 10 pounds heavier and a whole lot broker than you were on December 1. Not a great feeling to kick off a new year with.

There is an alternative. We’ve collected 7 ways to avoid the holiday hangover this year, covering everything from your pocket book to your waistline. Take a look, try them out, and wake up in 2016 better than ever.

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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.

7 Ways To Save Your Holidays

Don't decorate. Create! Americans are notorious for spending copious amounts of money on seasonal decorations that will end up taking up storage space 11 months out of the year (or worse, in a landfill). Instead of buying new decorations, take the opportunity to craft with your kids. Search DIY Christmas decorations on Pinterest and you'll find more free and fun ideas than you'll know what to do with.

Make a gift budget. One of the fastest ways to lose money this time of year is entering a mall without a game plan. Before the lights and music and window displays put a twinkle in your eye, take a look at your budget and know what you can spend. Then stick to it.

Volunteer. Sure, going out to eat, seeing movies and Christmas shopping can be fun family activities, but they'll cost you an arm and a leg and most likely won't leave you any more fulfilled than when you started. Take advantage of your city's volunteer opportunities this season. Serving in a soup kitchen, wrapping presents for a gift donation service, or taking cards to an assisted living facility are just a few of the many ways to spend time doing something meaningful together.

Secret Santa. Between new babies, grandkids, boyfriends, etc., families tend to grow. Rather than getting everyone in your family tree a gift this year, propose doing a secret Santa gift exchange. This will allow you to focus your gift energy on



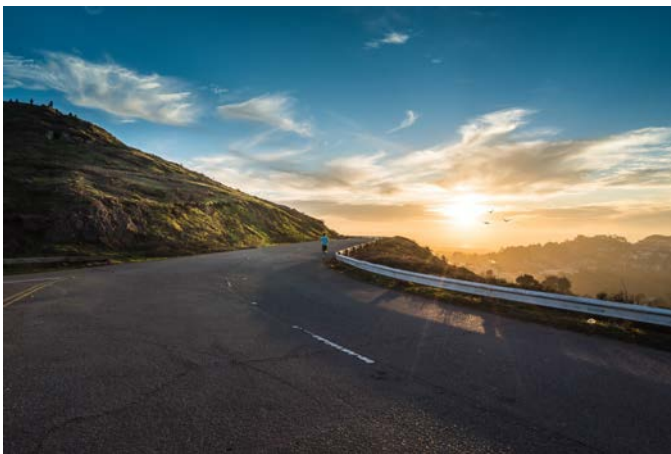
one person, and do something truly thoughtful and meaningful for them without spending a ton of time and money checking names off a list.

Potluck Parties. Having friends and family over for dinner doesn't have to be stressful or expensive. Rather than offer to provide everything, host a potluck dinner. Most people enjoy being able to participate in the meal and will be grateful that you provided the space for gathering.

Send fewer cards. Let's be honest, are you really sending all those expensive cards because you want to, or because you think you have to? Go for quality over quantity this year. Uncle Frank won't hold it against you (probably).

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Revisit gratitude. Remember last month when we talked all about how important gratitude is, and ways you can cultivate it? That's not limited to Thanksgiving. Keep practicing gratitude and you'll find you want less and appreciate more.



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: Trisha from Show Low, AZ

Something interesting about yourself:

I am a Green Bay Packers fan!!

What brought you to Superior?

I was doing taxes for VITA and some people came in and told me all about you and how wonderful Superior had been and gave me your email and I sent the email.

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

I had 5 credit cards totaling \$22,625.21

What was the hardest thing about being in debt?

Owing the money. It became an addiction

that I didn't have the money to cover.

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

I do not own a credit card now.

How has your life changed since being in the program?

I only buy things if I have the cash to pay it in full.

How many accounts do you have left to settle?
None.

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

Stick with it. These guys are amazing. They changed my life!!

Gingerbread Waffles

A Christmas twist on the classic breakfast. Recipe from Rachel Ray.



Ingredients

3 cups all-purpose flour
 4 teaspoons baking powder
 2 teaspoons ground cinnamon
 2 teaspoons ground ginger
 1/2 teaspoon freshly grated nutmeg, eyeball it
 1/2 teaspoon salt
 4 large eggs

2/3 cup packed dark brown sugar
 1 cup canned pumpkin puree
 1 1/4 cups milk
 1/2 cup molasses
 1/2 cup (1 stick) melted butter, plus some to butter the iron
 Syrup, whipped cream or fresh fruits for topping, to pass at table

Directions:

Preheat waffle iron.

In a large bowl combine flour, baking powder, cinnamon, ginger, nutmeg and salt. In a medium bowl, beat eggs and brown sugar until fluffy, then beat in pumpkin, milk, molasses and melted butter. Stir the wet into dry until just moist. Do not overstir the waffle batter. Brush the iron with a little melted butter and cook 4 waffles, 4 sections each. Serve with toppings of choice.

Laughing Matters

Connect with Superior

Q. What does Santa like to do in the garden?

A. Hoe, hoe, hoe!

Q: What do Santa's elves drive?

A: Minivans.

"Christmas is less than two weeks away. I do most of my shopping online. But I hire someone to honk and scream obscenities at me while I'm doing it so I get the whole holiday shopping experience." –Jimmy Kimmel

"The Supreme Court has ruled that they cannot have a nativity scene in Washington, D.C. This wasn't for any religious reasons. They couldn't find three wise men and a virgin." -- Jay Leno

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.