

It's Better To Give



A Holiday FREE Gift Guide Designed For You

“It’s not about how much we give but how much **love** we put into giving.”

-Mother Teresa

We’re all on a budget this year, and the idea of holiday gift giving can sound stressful or - even worse - shameful, due to our lack of funds. Don’t cancel Christmas yet!

Gift-giving is a tradition as old as humanity. It’s a way of showing thoughtfulness, love and affection, especially when it comes from the heart. Which means the old trope is true - it really is the thought that counts. Gifts are not about the price tag, and lucky for us, a lot of them don’t even have one. At least not one that comes in dollars.

We’ve collected the best FREE gift ideas to get your brain thinking outside the wallet this year. You’ll be surprised at just how special you can make your loved ones feel without ever stepping foot into a mall - a place you won’t miss this season, trust us.

3

Hope from a debt survivor.

Client of the Month.

4

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

Cook, Laugh, Connect.

Start giving on page 2.

20 Truly Priceless Gifts For This Holiday Season



Put together your own cookbook. The internet has made cookbooks cool again! Take some time to collect all of your family's favorites - whether from Grandma Marge or just a lucky Google search - format them (don't forget some photos!) print and compile in a binder or notebook.

Make a mix tape. Ok, it doesn't have to be an actual tape. But in the age of limitless music and resources, it's a super doable yet special gift to create a playlist with someone special in mind.

Knit a winter accessory. Not quite free after factoring in the cost of yarn, but super special and much more affordable (and irreplaceable) than purchasing one. Bonus, knitting gives you an excuse to watch more movies (it's a great multi-tasking activity).

Cleaning Services. Nothing says "I care about you" more than being willing to get into someone's mess - their literal mess. Put some elbow grease into your gifts this year and your friends and family won't forget it.

Make a personal video. It's never been easier to make a home video. There are a myriad of free video editing software tools out there and with everyone walking around with a video-camera, you're guaranteed to have some available footage. Collect your precious moments - you can use photos and videos - set it to music, and prepare to melt hearts with your newly discovered directors skills.

Bake something. Have you ever heard someone say the

way to a man's heart is through his stomach? Well I think they meant the non-gendered "man" cause that seems to work for everyone. Include a cute recipe card and it will be the gift that keeps on giving.

Frame an announcement/invitation. People spend a lot of time (and sometimes money) on wedding, baby and graduation announcements, all to eventually put one in a box somewhere. Check your local thrift store for a frame that fits and make that memory last.

Labor party. Get your brothers/sisters/friends together and tackle that yard/roof/bathroom tile project your parents have been putting off. What costs you a few hours could save them hundreds (or thousands) of dollars.

Write something. In an age where purchasing a card with a generic message has never been more common, writing a sincere note - something beyond "Happy Holidays" - stands out. Take some time to tell your loved ones what it is you love about them, how much they've meant to you or share a special memory.

Gift Card Redemption. Take a look through those old gift cards you've been collecting in your wallet over the year and start your shopping there. Be careful to check your balance before you pick out anything.

Cheap date.

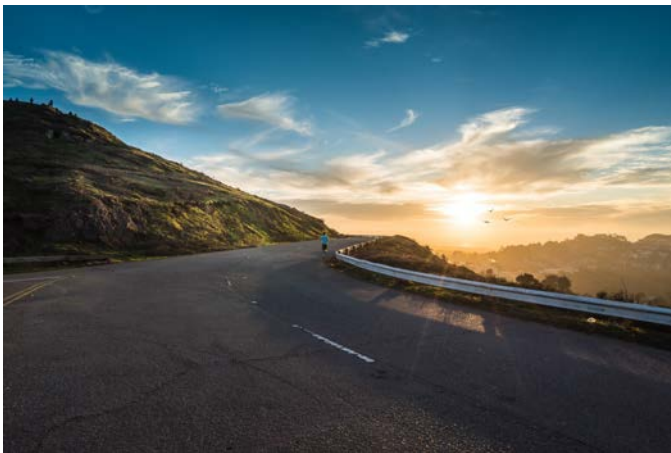
Do a little

(Continued on next page.)

investigating into free seasonal events - there are usually plenty this time of year - and make a date out of it. Bring your own hot chocolate, pack a picnic, and it's a gift to-to-go.

Massage. No no no, not one of those \$50 gift cards. Watch a couple how-to massage YouTube videos, master a couple techniques, and give the gift of relaxation to your loved one this year.

Homemade ornaments. Do a little Pinterest searching for homemade ornaments and you'll find there are thousands of cheap/free crafts that can fill your long winter nights with creative pursuits. Helpful tip: give these away before the actual holiday to be sure they get some use in this year.



Name and location:
Sheila, from Idaho.

Tell us something interesting about yourself.
I worked with 8th graders for 12 years and now work with developmentally disabled adults. I love to read and get outside.

What brought you to Superior?
I turned to Superior Debt in December 2014 when the "introductory period" ended on the credit cards I used to pay bills with during my transition from teaching to working with developmentally disabled persons. I spoke with representatives from two other companies before choosing Superior. I felt that Superior had the best ratings and would have the best end result for my credit as compared to what the other companies were offering. I also thought Superior charged the best rate for their services.

What was the hardest thing about being in debt?
I don't like being in debt. At the time I left teaching, however, I knew that I would have to go into debt because I didn't have any savings. I also figured that I

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!

would find a way to pay the debt during the interest free period. That didn't happen, though as it took longer than I thought it would to find a new job.

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

I didn't realize that credit card companies would settle with consumers for less than the amount owed. I was grateful to learn that. I also didn't realize that credit card companies can sell the debt owed to them to other companies. I have settled 2 accounts and have only one left. Superior has been helpful with this process. One of my accounts nearly sued me. I had court dates for pretrial hearings and Superior helped me to navigate the legal process. Luckily, the suit was dropped and the company that bought that credit card debt settled with me.

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

I think that anyone who is considering debt management needs to check out more than one company and compare the benefits each one says they can provide. I opted for Superior for their forthright answers to my questions and that they encouraged me to find out about other companies. I also ended up choosing Superior because the end result for my credit history will show the accounts paid and so not completely ruin my credit.

Gingerbread Pancakes

Making Christmas morning even tastier.



Ingredients

1 1/2 cups all-purpose flour	1 teaspoon ground cinnamon
1 teaspoon baking powder	1 egg
1/4 teaspoon baking soda	1/2 teaspoon vanilla extract
1/4 teaspoon salt	1/4 cup molasses
1/2 teaspoon ground dried ginger	1 1/2 cups water

Whisk the flour, baking powder, baking soda, salt, ginger, and cinnamon in a bowl; set aside. Beat the egg in a separate mixing bowl with the vanilla and molasses until smooth. Whisk in the water until completely incorporated. Stir the flour mixture into the molasses mixture until just combined -- a few lumps are okay.

Heat a lightly oiled griddle over medium-high heat. Drop batter by large spoonfuls onto the griddle, and cook until bubbles form and the edges are dry. Flip, and cook until browned on the other side. Repeat with remaining batter.

Laughing Matters

Connect with Superior

"Every year Americans spend millions of dollars on Christmas gifts for their pets, which makes no sense to me. Your pet doesn't know it's Christmas. In fact, your pet doesn't even know it's a pet, so giving your cat a sweater is about as useful as giving your microwave a hat." –**Jimmy Kimmel**

"A survey found that 66 million Americans haven't started their holiday shopping. Which means they only have 14 more days to find out which gas station near their house sells Chili's gift cards." –**Jimmy Fallon**

"According to a new CBS poll, 33 percent of Americans say they won't have enough money to cover their holiday spending. I believe these people are called Congress." –**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://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.

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.