



# Finding freedom with FAFSA

“Taking out student loans can be like indentured servitude. I’ll be paying my way to freedom for the rest of my life.”

## Unknown

Higher education comes at a high price – climbing higher every year, in fact. Student loans can be crippling and, like your mother-in-law or that conspicuous birth mark right above your brow, will stay with you forever.

Today, it's assumed a student will go to a university, surfing through on a wave of student loans. The loan deferment beach looms endlessly and ominously and it's a rocky shore. So, let us throw you a lifeline. It's called financial aid – and it's essentially free money.

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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 online.

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# Changing your finances starts with changing your mind.

Every year in January, the Free Application for Federal Student Aid becomes available to students seeking to attend college the following school year. The FAFSA evaluates an individual's eligibility to receive federal aid based on several factors such as tax bracket, number of dependents, number of family members attending college simultaneously, estimated costs of college attendance and income/expenditures.

As an office of the U.S. Department of Education, Federal Student Aid disburses more than \$150 billion each year to more than 15 million students nationally.

Awards provide grants, loans and work-study opportunities to eligible students seeking financial aid.

With the quantity of paperwork and acronyms you're required to decipher, the FAFSA process may seem daunting. But there are ways to wade through efficiently and successfully. Let us help you.

Whether a parent of a prospective/current college student, or the student him/herself, ensure your application is as strong as possible by trying the following:

**1) Get going!** Some awards are allotted on a first-come-first-serve basis. The application is released in January and several schools set FAFSA deadlines in March. Meaning: this is the prime time to do it. The application can be

found at [www.fafsa.gov](http://www.fafsa.gov).

**2) February is the new April – do your taxes.** The application requires personal and tax information. If you haven't done taxes yet this year, allow this to be your motivation. Kill two birds with one stone. You may just forget whatever disappointments and frustrations abound in your taxes when you roll into school on the government's dime. Tax season may even start to excite you.

**3) Check your school's deadlines.** Many universities require the Student Aid Report (SAR) generated through the FAFSA midway through the Spring semester. Make sure you submit yours within the school's particular time frame and inquire further about scholarships you may be eligible for also. The SAR may qualify you for specific scholarships you were before unaware of. It'll open a door



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to several more opportunities. Walk through confidently.

**4) File things away.** Make files for your yearly FAFSAs for future reference. It could end up saving you time later. Then, make files for your prospective scholarships. Categorize them by deadline, so you can visibly take account of what needs to be done and when. Keep copies of all paperwork filed away, because many scholarships will ask for the same documents, such as letters of reference, resume, volunteer/work experience and personal statement.

**5) Send thank yous.** Much financial aid has no donor, as they are federal awards. However, some grants and many scholarships are generously gifted by private donors. And they love hearing from their scholarship recipients. Send them a thank you expressing what their reward meant to you, how you plan to steward this resource well and what your hopes and dreams are for the future its enabling.

For many, college tuition can seem like an insurmountable obstacle to reaching the destination you have in mind for yourself. But don't let money, or the lack of it, keep you from walking forward -- there are many hands to hold along the way.



## 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 hardships.

My name is Walter H. and I live in Las Vegas.

I came to Superior because I was at the end of my rope in terms of having to deal with the constant phone calls from the credit card companies. I had three credit cards and over \$24,000 in debt. The hardest thing about it was the inability to see the end of it. I was juggling three big payments a month, paying only two a month and could not see a way out.

Being in the Superior program made me realize just how money or the lack of it limits everything you do in life, from simple things like what to eat for dinner to saving and planning for car repairs.

With Superior, I have just finished paying all of my debts in just over three years. My advice for others just entering the program would be to take a deep breath, the phone calls and claim letters will stop soon and the good people at Superior will answer those calls and answer those letters for you. The end of your debt will be here sooner than you think, and then you can start living and stop worrying.

Thank you very much for everything you have done for me.

Sincerely,

Walt

## Cooking Without Credit

### Chocolate Pots de Creme

The perfect Valentines Day (or any day) dessert.

#### Ingredients

10 ounces milk chocolate, finely chopped  
3 ounces bittersweet chocolate, finely chopped  
1 cup milk

1 cup heavy cream  
1/4 cup sugar  
5 large egg yolks  
Crème fraîche and chocolate shavings, for garnish

#### Directions

In a large heatproof bowl, combine the milk and bittersweet chocolates.

In a medium saucepan, bring the milk, heavy cream and sugar to a boil, whisking constantly until the sugar is dissolved. In a medium heatproof bowl, whisk the egg yolks. Gradually whisk in half of the hot cream. Whisk the egg-and-cream mixture into the saucepan and cook over moderate heat, stirring with a wooden spoon, until the custard coats the back of the spoon, about 4 minutes. Pour the custard over the chocolate and let stand for 2 minutes, then stir until smooth.

Transfer the mixture to a blender and puree until very smooth, about 1 minute. Pour the mixture into eight 4-ounce ramekins and refrigerate until chilled, 2 hours.

Let the *pots de crème* stand at room temperature for 15 minutes. Garnish with crème fraîche and chocolate shavings; serve.

**MAKE AHEAD** The *pots de crème* can be refrigerated for up to 3 days.



## Laughing Matters

" There are rumors that the Russian government placed cameras in the hotel bathrooms in Sochi. Russia said, "Don't worry, our cameras don't work either." –Conan O'Brien

"The Winter Olympics start Friday. But if you want to see people flipping end-over-end in a frozen wonderland, just watch people on the East Coast try and drive to work." –Craig Ferguson

"In spite of being a terrible game, the Super Bowl was the most watched TV event in history. So apparently it's true — if we do start televising executions, people will watch." –Jay Leno

## 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.

#### 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).