



Thinking differently in 2014

Tips for reshaping the way you think about money.

“We cannot solve our problems with the same thinking we used when we created them.”

Albert Einstein

Happy 2014, everybody!

With the cycle of the seasons and the renewal of the year, this January is special, even sacred. It has a lot of potential. It's a time to reflect with fondness, wisdom and understanding, but also a time to look forward with hope, curiosity and a renewed vigor.

During the turn of this New Year, we encourage our clients at Superior to pause for a moment and ruminate on the things that matter most in life. Financial resolutions abound and are effective, but inside are a few alternative ways to resolve your financial stresses you may not have already tried in the past.

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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.

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Changing your finances starts with changing your mind.

1) Determine your financial belief system – your “money mindset.”

Our actions follow our mental choices, and our mental choices are often shaped by a deeper, more foundational belief. When it comes to spending, borrowing and paying back money, individuals who think self-defeating thoughts about their financial situation often continue making the same poor choices, or feeling like they cannot change their trajectory. Thinking of debt as a necessary evil and credit as an essential means of living, or confusing wanting something with needing it, are all negative thought habits that begin to become reality if not combatted. Take the time to sit down, as an individual or as a family, and determine what money means to you. Is it a servant or a master? The means to an end or a destination in itself? How can you think more healthily about money? These mental habits can have a radically positive influence on your choices.

2) Restore relationships broken under the stress of financial crises.

Debt and bankruptcy can launch a couple or family into dark times, where selflessness and quality time seems impossible to sustain. Relationships can take the back

burner when dealing with grave financial issues, but in reality they are a struggling individual's only peace of mind and sense of security. Remember to value the people that remain in your life more than the money that may not. In dark moments, these precious relationships may be all that light the way. Do you feel like you have sacrificed someone, or been sacrificed yourself, in the heat of a financial struggle? Think about reviewing these relationships and taking steps to redeem them.

3) Get involved in your community.



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You don't have to go it alone. Debt happens. There's an entire community of families and individuals sharing in your struggle and, more than likely, in better positions to help support you, mentally and fiscally. By sharing your experience with others, you construct a community that is able to support one another in times of need. Try volunteering with the needy or at-risk to give you perspective on your own situation and find those individuals who care about those in need. Don't be afraid to ask family and friends for advice or help – they may need it reciprocated in the future. Working together really can make all the difference.



With these healthy habits of financial thinking, gain a new perspective on your situation and redeem the hope that still abounds, yet may have been forgotten in



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.

Name and location: William & Joanne, Wisconsin

Something interesting about yourself: We enjoy the great outdoors and would love to live in a cabin by a lake some day.

What brought you to Superior: Joanne was laid off from her job of 12 years. We lost our health and dental insurance and the COBRA cost was over \$1,400 per month if we wanted to continue receiving coverage. We couldn't afford it and didn't know how we were going to make it financially.

How many accounts did you have when you started and about how much debt? 11 accounts, approximately \$30,000 debt.

What was the hardest thing about being in debt? Feeling as though we were drowning in debt and would never get our heads above water and that we would be paying the minimum payment due for the rest of our lives.

How did being in the program change the way you thought about money? We are much more frugal and do not spend what we don't have. We are also much more budget conscious and are making a better effort at putting money into savings and keeping it there to grow and earn interest.

How has your life changed since being in the program? Calls from creditors have ceased. We feel as though there really is a light at the end of the tunnel. We will not let ourselves get into this situation again and we no longer use credit cards.

How many accounts do you have left to settle? NONE!!! The last one settled in October, 2013.

Do you have any advice for those just entering the program? Don't be afraid to try it if you feel you have no alternative or that you have to file for bankruptcy. Superior really was supportive throughout the entire process and they never judged us due to our situation.

Cooking Without Credit

Chicken Soup

Light and lean in the new year.

Ingredients

1/4 cup freshly chopped parsley leaves, stems reserved	cut crosswise into 1/2-inch pieces
5 whole black peppercorns	1 pound parsnips, peeled and cut crosswise into 1/2-inch pieces
1 dried bay leaf	1 to 2 medium onions, cut into 1/2-inch pieces
3 sprigs fresh thyme	1 (4-pound) chicken, rinsed
1 clove garlic	Coarse salt
1 pound carrots, peeled and	

Directions

1. Tie parsley stems together using kitchen twine. Prepare a bouquet garni: Place peppercorns, bay leaf, thyme, and garlic in a 5-by-5-inch piece of cheesecloth; tie to enclose using kitchen twine.
2. In a large pot, combine parsley stems, bouquet garni, carrots, parsnips, onions, and chicken, breast-side down. Add enough water to cover; season with salt. Bring to a boil over high heat; reduce to a simmer, and cook, partially covered, until chicken is cooked through, about 45 minutes. Skim any foam that rises to the top and discard.
3. Remove chicken from pot, and let stand until cool enough to handle. Skim fat from surface of soup, if desired, and discard. Remove and discard parsley stems and bouquet garni. Remove meat from bones; discard skin and bones. Shred meat into bite-size pieces, and return to pot. Cook until heated through; season with salt. Serve garnished with chopped parsley.



Laughing Matters

"Over the weekend the Obamacare website was down. Fortunately, most Americans were unaffected because they never knew it was up." –Jay Leno

A New Year's resolution is something that goes in one year and out the other.

"Three guys are digging an ice fishing hole in a lake. A voice from above says, "There is no fish in there." One of the men looks up and says, "Is that you, God?" The voice says, "No, I am the ice rink manager."

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.