



# Getting to the Slopes (Without a Mountain of Debt)

“He who will not economize will have to agonize.”

–Confucius

With Christmas celebrations coming to a close and New Year’s fireworks fizzling out, many kids and parents across the country are asking themselves one question – what do we do now?

The cliché, overrated, overpriced solution used to be a family ski trip. But with the typical solution to the post-Christmas-winter-break blues being luxuriously expensive resorts, whose prices are as steep as their slopes, some parents shy away from the traditional ski trip in favor for cheaper, more accessible activities.

With a little sleuthing, however, you can resurrect your family’s powder dreams this winter.

When calculating the cost of the lift ticket coupled with the excessive remaining costs – not to mention buying plane tickets and renting cars if you’re coming from out of town – the conclusion for many families is easy. Don’t go.

But the thrill of learning a new sport, especially one that can tour you around the most beautiful parts of the country and give you the seldom seen view from the top of the world, is worth the time, effort and money it requires. Which doesn’t have to be as much as you think.

Find out how on page 2.

3

Hope from a debt survivor.

Client of the Month.

4

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

Cook, Laugh, Connect.



# How to plan a ski vacation and not go broke

Here are a few ski resorts and towns that offer the steep and deep of slope, without the steep and deep of price.

## **Schweitzer Mountain, ID**

Most people think “potatoes” when they hear Idaho. But Sandpoint, ID, named the “Nation’s most beautiful small town” by USA Today in 2011, sits at the convergence of three major mountain ranges and on the banks of Lake Pend Oreille, a 43-mile-long body of water enveloping the small town. All the dramatic landscapes in the area can be viewed from the heights of Schweitzer Mountain, Idaho’s largest ski resort.

But for being Idaho’s largest ski resort in Idaho’s prettiest town, it’s a very humble mountain. With 9 lifts and 92 trails, the 2,900 acres of skiable terrain entertains every level of skiing. Adult lift tickets for the 2014–15 season are just \$72 and college students receive \$10 off. Lodging at Schweitzer is available and can be reserved through their website. Less expensive and more varied options for lodging can be found in Sandpoint, just 11 miles from the slopes.

VRBO (Vacation Rentals by Owner) and other vacation property management websites are good resources for finding just the right fit for your family and budget. With the help of this tool you can negotiate prices with condo renters at the mountain and maybe even talk them into trading properties for the week.

And while you’re up there, say hello to Canada for us.

## **Grand Targhee Resort, WY**

Located in Alta, Wyoming, this laid-back, cool and casual resort is a local gem in the Teton Mountain Range. Just 8 miles west of the Grand Teton, with its entire backside facing the dramatic peaks and spires, Grand Targhee is known for its unusual beauty and impressive snowfall. Receiving more than 500 inches of snowfall in an average season, the mountain lands in the top five in North America.

To ski one adult day at Targhee costs only \$73, with senior, junior and child rates applicable. Its popular neighboring resort Jackson Hole, located 42 miles away, charges \$115 for each adult lift ticket. While you can find lodging at the base of the mountain, there are additional accommodations located in Alta, the nearest small town.

If loads of fresh powder, views of the Tetons and access to Wyoming’s percolator of western culture in Jackson is on your list, this resort is a wickedly-smart alternative to skiing Jackson Hole, a more upscale resort.

## **Monarch Mountain, CO**

Typically overshadowed by the expensively popular and sometimes pompous skiing the state has to offer, Monarch has remained the epicenter of skiing on the Western Slope. Located 20 miles west of Salida and 35 miles south and west of Buena Vista on U.S. Highway 50, Monarch boasts more than 350 inches of snowfall each season, but rarely any crowds. The mountain has 8 lifts that service 53 trails.

Adult lift tickets are \$57

**(Continued on next**

if purchased online and \$69 if purchased at the mountain. Lodging can be found at Monarch, or the charming neighboring towns of Buena Vista and Salida.

Situated on the Continental Divide, backcountry skiing is also easily accessible (with the right gear and smarts, of course) across the highway from the resort. And that is always free!

We hope these pointers will guide your winter vacationing in the right direction – downhill skiing and prices. And please, wear a helmet.



# 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:** Don from Kilgore, TX

**Something interesting about yourself:**  
I've had EXCELLENT credit my entire life!

**What brought you to Superior?** To help me out of a bind I was in for the FIRST time.

**How many accounts did you have when you started?**  
I don't remember but it may have been around \$17,000.

**What was the hardest thing about being in debt?**

I had never been in this place before and it was getting extremely hard to make it pay check to

pay check!

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

It reminded me that you must ALWAYS be on top of your money management and NEVER live beyond your means.

**How has your life changed since being in the program?**

I learned a very valuable lesson.

**How many accounts do you have left to settle?** 0

**Do you have any advice for those just entering the program?** Trust the program because it works!

# Cooking Without Credit

## Three-Cheese Macaroni

### Ingredients

1 large egg  
 1 12 -ounce can evaporated whole milk  
 Pinch of cayenne pepper  
 Pinch of freshly grated nutmeg  
 Kosher salt and freshly ground black pepper  
 1 1/3 cups grated muenster

cheese (4 ounces), plus 4 deli-thin slices (1 ounce)  
 1/2 cup grated sharp cheddar cheese (2 ounces)  
 1/4 cup grated parmesan cheese (1 ounce)  
 1/2 head cauliflower, cut into small florets (4 cups)  
 4 cups medium pasta shells (9 ounces)



### Directions

Whisk the egg, evaporated milk, cayenne, nutmeg, and salt and black pepper to taste in a bowl. Toss the grated cheeses in a separate bowl. Bring a large pot of salted water to a boil. Add the cauliflower and cook until almost falling apart, about 7 minutes. Transfer with a slotted spoon to a bowl. Add the pasta to the same water and cook until al dente, about 10 minutes. Drain, reserving 1/4 cup cooking water. Preheat the broiler.

Combine the egg mixture and the grated cheeses in the empty pot and cook over medium-low heat, stirring constantly, until the cheeses melt and the sauce begins to thicken. Remove from the heat and add the cauliflower. Puree with an immersion blender until smooth and light (you can also use a regular blender). Stir in some of the reserved pasta water until creamy.

Toss the pasta in the sauce; season with salt and black pepper. Transfer to a shallow casserole dish and top with muenster slices. Broil until golden brown, about 5 minutes.

## Laughing Matters

"The Russian economy is tanking. It's gotten so bad that today Vladimir Putin had to pawn his stolen Super Bowl ring. And Putin will finance his next invasion on Kickstarter." -David Letterman

"Sony Pictures has canceled the release of 'The Interview' due to continued threats from hackers. This means the hackers have accomplished their goal of making everyone in the world want to see 'The Interview.'" -Jimmy Fallon

"Among the top Google searches of 2014 were Ebola and the movie 'Frozen.' One leaves you with something highly infectious that's impossible to get out of your system. The other is Ebola." -Conan O'Brien

## Connect with Superior

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtrelease.com/blog> or follow us on Facebook and Twitter [@SuperiorDebt](https://www.facebook.com/SuperiorDebt).

## 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