

New Year, New You



How to reshape the way you think about money

"We cannot **solve** our problems with the same thinking we used when we created them."

Albert Einstein

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.

In numerology, 2017 is a new beginning - the last 9-year cycle has ended, and it's time to rethink, renew, restore. We're no group of numerologists, but we'll take any excuse we can get to encourage our clients that there's no time like the present to make a healthy change in their finances, and in their lives.

Often our New Year's resolutions revolve around losing weight, house cleaning, a trip we want to take - minor things that don't actually fix the root of our problems. They can help for a time, but once a stressful season hits, we end up right where we started, turning towards the same "quick fixes" that actually make everything worse. Let's not make that mistake this year.

We've consulted psychologists, financial advisors and life coaches and come up with the top three steps you can make in 2017 that will ensure you head in a direction you want to go. You might find that they're even more challenging than getting to the gym twice a week, but much more fruitful.

Make a change on page 2.

Thinking Differently 2017



1) Establish 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 combated. 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 an end 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 seem 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.

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.

(Continued on next page.)

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 the hustle and bustle of strenuous times. We are a community here to support one another as we live and learn how to use our money, not be used by it. Try these steps to begin the New Year with a new mind -- it's one of the best things you can gift yourself and it's priceless. What a deal!



Superior Introductions

We'd like to take some time to introduce you to our team.

Hi, I am Jane, your friendly receptionist. Yes, this is the voice you get when you call into Superior Debt. I have been with Superior a little over five years and have really learned a lot. I have worked a little in the negotiations department and have had the opportunity to speak with several of our clients and look forward to them calling in. Besides answering the phone, I do data entry, redact settled files, order supplies, sort mail and apply bandages when needed.

I have lived in Colorado since the 1960's and wouldn't want to live anywhere else. What a beautiful state we have. There is something peaceful and calming about those Rocky Mountains and I am thankful for them every day. I have one adult son who is the pride and joy of my life. My constant companion is an 11-pound Chihuahua named Sugar who makes me

laugh all the time. I read a lot and will gladly take suggestions on books you have enjoyed. My favorite thing is arts and crafts. My room is overwhelmed with crafting supplies from paint to glue, beads and jewelry, to tie dyes – I have them all and am ready to craft at the drop of a hat. So if you can't find me painting a picture or playing with the dog, I must be reading somewhere.

So next time you call in, tell me of your favorite book or maybe something you like or have made before, and I can try to create it myself, in my art laboratory (AKA my dining table).



January Detox Smoothie

Your New Year's resolutions never tasted so good.



Ingredients

- 1 cup green tea, chilled
- 1 cup loosely packed cilantro
- 1 cup loosely packed organic baby kale (or another baby green)
- 1 cup cucumber
- 1 cup pineapple or mango
- juice of 1 lemon

Directions

Place ingredients into a blender and puree until smooth.

Laughing Matters

"A new poll found that women in America are angrier about current events than men. And if you want to make them even angrier, just tell them they seem angry."
Jimmy Fallon

"Three guys are digging an ice fishing hole in a lake. A voice from above says, "There are 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."

"A study found that moderate consumption of red wine leads to higher test scores. So apparently, I spent New Year's Eve 'cramming for a final.'"
Conan O'Brien

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](#).

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

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.