



The new financial you.

Redeeming the resolution into something worth sticking to.

“Be always at war with your vices, at peace with your neighbors, and let each new year find you a better man.”

Benjamin Franklin

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Last month's numbers, a few laughs and how to connect with us on online.

Save, Laugh, Connect.

It's the time of year yet again when lofty commitments are made to the treadmill with hopes of getting back into those jeans from college (too bad that tapered look isn't in anymore).

But the scale that many of us should be worried about isn't measuring our problem in pounds, but dollars deficit—a larger number than ever for many this year.

So what about a New Year's resolution to **get out of debt**? To finally be *financially* fit?

We've collected the 13 best ways to make debt reduction a reality in 2013. Remember, there is no financial quick fix—if you want a real change in your life, you'll have to keep at it long after the gyms have cleared of the January joggers. But trust us, the reward is worth it.

Read more on page 2.



13 in '13

A New Year's pocket book makeover

#1. Budget. Excuses not to are so 2012.

#2. Get out of debt. This is your year. The good news is, it will be a lot easier once you've started #1.

**"Tomorrow is the first blank page of a 365 page book. Make it a good one."
Brad Paisley**

#3. Get help. Whether it be a debt settlement service, a financial advisor or a trusted friend, find someone who knows how to help and can keep you accountable.

#4. Stop mindless spending. Think before you buy. See #1.

#5. Start eating in. Stop putting your money where

your mouth is.

#6. Go back to school. Education is one of the best investments you can make.

#7. Take care of yourself. Health care is too expensive not to. Your well being is worth it.

#8. Ditch the stress. It never did you any good, anyways.

#9. Get organized. You'll spend smarter when you know where your wallet is.

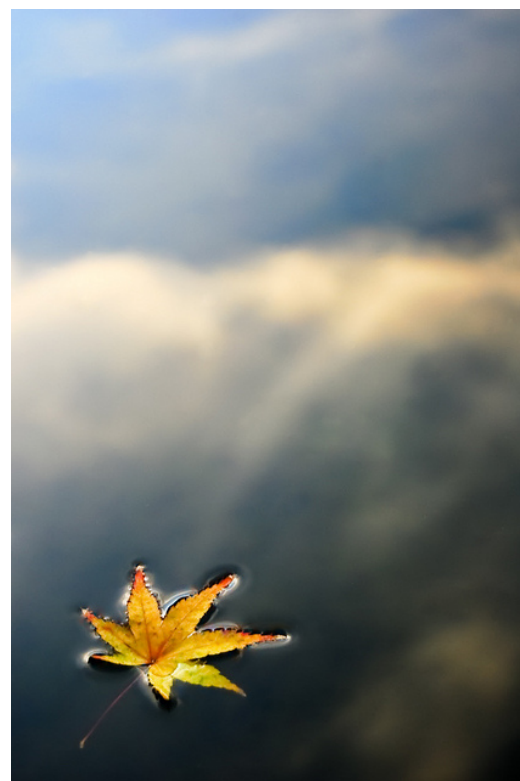
#10. Find joy. Happy people make more money. It's true.

#11. Talk to your children. Being honest about your finances will actually decrease their

anxiety.

#12. Pick up an extra job. If it will help you find financial freedom, it's worth the work. At least for a season.

#13. Start saving. And then in 2014, you can add that trip to the Bahamas back onto the resolution list.



Cooking Without Credit

Chickpea and winter vegetable stew

A quick, warm meal for those cold winter nights. Bonus: it's healthy, too.

Ingredients:

- 2 teaspoons extra-virgin olive oil
- 1 cup chopped onion
- 1 cup (1/2-inch) slices leek
- 1/2 teaspoon ground coriander
- 1/2 teaspoon caraway seeds, crushed
- 1/8 teaspoon ground cumin
- 1/8 teaspoon ground red pepper
- 1 garlic clove, minced
- 3 2/3 cups simple vegetable stock, divided
- 2 cups (1-inch) cubed peeled butternut squash
- 1 cup (1/2-inch) slices carrot
- 3/4 cup (1-inch) cubed peeled Yukon gold potato
- 1 tablespoon harissa
- 1 1/2 teaspoons tomato paste

- 3/4 teaspoon salt
- 1 pound turnips, peeled and each cut into 8 wedges (about 2 medium)
- 1 (15 1/2-ounce) can chickpeas (garbanzo beans), drained
- 1/4 cup chopped fresh flat-leaf parsley
- 1 1/2 teaspoons honey
- 1 1/3 cups uncooked couscous

Preparation

1. Heat oil in a large saucepan over medium-high heat. Add onion and leek; sauté 5 minutes. Add coriander and next 4 ingredients (through garlic); cook 1 minute, stirring constantly. Add 3 cups Simple Vegetable Stock and the next 8 ingredients (through chickpeas); bring to a boil. Cover, reduce heat, and simmer 30 minutes. Stir in parsley and honey.

2. Remove 2/3 cup hot cooking liquid from squash mixture. Place cooking liquid and remaining 2/3 cup stock in a medium bowl. Stir in couscous. Cover and let stand 5 minutes. Fluff with a fork. Serve with lemon wedges.

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.





Honey, our lawyer wishes us,
but in no way guarantees,
a Happy New Year.

Happy
New
Year!

From, Superior

Laughing Matters

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

Now is the accepted time to make your regular annual good resolutions. Next week you can begin paying hell with them as usual.
- Mark Twain

"The Mayans have predicted the world is supposed to end on December 21. If the world doesn't end on December 21, you can bet the next day the malls will be overrun with Mayans trying to buy last-minute gifts."
-Jay Leno

The pessimist sees the glass as half empty.
The optimist sees the glass half full. The stock market day trader just adds whiskey.

Superior by the numbers

Last month we settled
**\$2,897,270 for \$1,043,276 or
36 percent.** Thank you to all our clients for their hard work and dedication to the program.

Stay Up-to-Date on Debt, Online

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 and start receiving incentives today.