



# Finding financial freedom

The true independence of living debt free.

“Above all, we must realize that no arsenal or no weapon in the arsenals of the world is so formidable as the will and moral courage of free men and woman.”

## Inside...

-Ronald Reagan

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An MSR shares his insight on speeding up your program.

### **The Ten Commandments of Debt Settlement**

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

### **Cook, Laugh, Connect.**

A major consequence of debt is the toll it takes on an individual's freedom.

When you're financially underwater, it can feel like your creditors have power over you. You no longer have the choice of how you'll spend your time and money, and everything becomes about getting the bills paid.

This isn't the way it has to be.

There is a way to get your financial independence back. It may not be easy, but the benefits of financial freedom are worth every minute you're in the program. Just ask our staff.

Happy Independence Day.

Read what freedom from debt means to Superior on page 2.



# What it means to be debt free.

We've asked our staff what financial freedom means to them. Be inspired.

“Debt is the slavery of the free.”

-Publilius Syrus

“Financial freedom means not having to ever worry about who is on the other end of a phone call when you answer and not feeling guilty when you tell someone the check is in the mail when you know it isn't. It means never getting that sick feeling when you pick up the mail. It means that I can truly enjoy a night out, dinner with family or friends without the worry of “how am I going to pay for this when the bill comes in?” It means being able to save for retirement and my “bucket list.” It means that I can pick up and go if I want to because I can afford to do so. Financial freedom means ... freedom.” -Dee

“Robert Kiyosaki has defined wealth as being how long you can live off the income of your investments without having to work—how long your money will last to allow you to live without working. Financial independence is achieved when your monthly income is more than your monthly expenses. This is a simple and accurate description of what financial freedom is to me.” -Tonya

“When I was young, it was the thought of being rich, a big house, seeing the world.... Now it is paying the bills without being late and having a little left over for something special like ice cream or a movie with my kids. It is no longer the want for things, but the comfort in knowing our needs are met.” - Kathleen

“To some people, financial freedom might mean a lot of traveling and owning a couple houses, but to me it means sleeping through the night without a worry, not being afraid to answer your phone and not having a melt down before payday rolls around.” -Jane

“Financial Freedom is being able to spend every single hard earned, cent the way you choose. Frrrrreeeeedooooom (braveheart)!!” -Adam

“Financial Freedom is having money left at the end of the month instead of having month left at the end of the money.” -Milt

“Financial freedom is a goal most of us think we will never reach. We'll ALWAYS be short of cash; we'll ALWAYS have some unexpected expense; we'll ALWAYS pray that our numbers are picked in this week's lottery. But financial freedom is really about choice. We'll always have the choice to NOT buy those

unnecessary items, to dine in rather than dine out, to save the dollar instead of spending it. Now THAT'S freedom.” -Lucy

“Financial freedom is not just about being debt free. It is about taking responsibility for my financial situation and making smart investments. When done correctly, investments will net a return which exceeds the investment amount. The greater the return, the smarter the investment. Move forward financially, not backwards.” -Dan

“Financial freedom is having a job you love, making enough to cover your needs with a retirement option so that you may have the peace of mind knowing you won't be a burden on your family when you grow old.” - Kathleen

“Don't pay interest on anything. Ever. If it comes with interest built into the payments, walk away. That includes a house. Don't make somebody else financially free at your expense. You can own a home without a mortgage. Start small and flip your way up.” -Tom

Happy Independence Day.

# The 10 Commandments for getting your debt settled faster

By Les Brittingham

Les Brittingham has been with Superior long enough to know what speeds up the program and what doesn't. And he's borderline religious about it.

Read on and increase your chances of graduating on time (or even early).

1. Thou shall not skip payments.
2. Thou shall avoid reducing your monthly payment amounts.
3. Thou shall decide not to talk to creditors on the telephone (unless told to do so).
4. Thou shall send paperwork on your accounts at least every month (via scan, fax or mail).
5. Thou shall immediately sign and send back important settlement documents to your MSR.
6. Thou shall not ignore legal papers, but inform your MSR when you have them.
7. Thou shall try and put extra money in your account to accelerate your savings balance.
8. Thou shall limit the use of credit cards.
9. Thou shall avoid procuring big loans that show up on your credit report.
10. **Thou shall stay engaged, focused, energetic and positive about your program. It is leading you to financial freedom.**





# I WANT A TANK



WELL THEN, WHY DON'T YOU GET ONE?



BECAUSE THEY COST SEVERAL MILLION DOLLARS, NOT INCLUDING FLOORMATS. I DON'T HAVE THAT KIND OF MONEY



NOW WAIT A SECOND. YOU'RE A CONSUMER. YOU HAVE CREDIT CARDS, RIGHT?



YES, BUT HOW AM I GOING TO PAY THE CREDIT CARD COMPANY? THEY'LL COME AFTER ME.



DON'T BE SILLY. YOU HAVE A TANK!

[9GAG.COM/GAG/4531577](http://9GAG.COM/GAG/4531577)

## Cooking Without Credit

### Red, White and Blue Strawberry Shortcake



- 1 (18.25 ounce) package yellow cake mix
- 1 (8 ounce) container frozen whipped topping, thawed
- 1 pint blueberries, rinsed and drained
- 2 pints fresh strawberries, rinsed and sliced

1. Prepare cake according to package directions and bake in a 9x13 inch pan. Cool completely.
2. Frost cake with whipped topping. Place blueberries in a square in the corner, and arrange sliced strawberries as stripes to make an American flag. Chill until serving.

## Superior by the numbers

Last month, we settled **\$3,716,924** for **\$1,449,607**, or **39 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](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).