



What do we tell the kids?

Debt settlement psychology: How to talk to you children about financial problems.

"A person's a person, no matter how small."

Dr. Suess

Inside...

Lay-offs, pay-cuts, foreclosure and debt are all realities of the world we live in. What you share with your child about your family's financial hardships (and the way you share it) can have a profound impact on their ability to process and cope—and even on their financial future.

If your family is facing a trying time financially, whether or not you've tried to hide it from your child, they most likely already know.

Children are incredibly perceptive—they can pick up on parent's stress, hushed conversations, changed spending habits and moods much more accurately than most will give them credit for.

Picking up on these cues without the explanation and assurance of a parent can lead to confusion and insecurity—emotions that can cause stress, anxiety and physiological problems.

If you're a parent in our debt settlement program or working with any other debt relief company, it's likely your children have already sensed a change in the way money is spent—and they may need an explanation.

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Weekend ideas on a dime.

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

[Cook, Laugh, Connect.](#)

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Talking to the kids

Six things you should know before you talk to your children about your financial struggles

We've interviewed psychologist Chris Berger—founder and director of Foundations Counseling, LLC—to find out the best ways to tell your children about your plan to get out of debt or any other financial struggles in your home. He gave us several guidelines for handling this sensitive subject.

How much you should share depends on your child's age and maturity level. Generally, Berger recommends sharing fewer details and emphasizing security with children under 13—the basic concept of frugality is all they can really process. Most teens, however, will be able to handle more information. If they can understand it, they can better cope with it. But take into consideration your child's maturity level before

“Don't worry that your children never listen to you; worry that they are always watching you.”

Robert Fulgham

deciding which method best suits them.

Don't lie. Berger stresses this in all areas on

parenting. You can choose how you phrase things and how much to share depending on your situation, but don't give false information.

Educate your children on finances. Utilize a trying time with a slimmer budget to teach your children about money, saving, frugality and wants vs.



needs. Berger said you can use your own financial missteps as a lesson, focusing on what you've learned and not being afraid to admit if you've made mistakes. "It's okay to be fallible," he said.

Focus on the positive. Emphasize that the difficult changes now will be better in the long-term, that a move or change in activity allows for new opportunities elsewhere, and that no matter what, the family will be staying together.

Show a united front. Make sure you agree on what to say to the kids and how before confronting them. Arguing in front of a child can create more anxiety and less of a sense of security. Read more on this [here](#).

Don't use your child as your confidant. It's important to maintain the parent/child relationship as a healthy boundary. Confiding in a child like a peer or "over sharing" will give them an added sense of stress. Berger says to remember that the child does not have the answers—focus on their best interests in the situation.

Weekend ideas to suit any budget

By the time Friday rolls around, millions of eyes are on the clock, ready for the moment the little arm hits five to pull out of the parking lot and head to restaurants, bars, movies, shopping and shows.

Let the credit card swiping begin.

Many will open their wallet at five and scarcely close it until 6 p.m. Sunday, according to a Gallup Poll. Americans spend significantly more on weekends, including often unaccounted for expenses such as gas, tipping and purchases on a whim.

We're not trying to scare you out of celebrating Friday freedom. Far from it. Even a debt settlement company understands the need to relax and rest at the end of a hard week. But there are ways to enjoy a weekend without having to bring all your green backed friends. Read on and save yourself from the Monday buyer's remorse blues.

Go outside. Go to a park, start a football game, hike, bike, walk or rediscover the simple pleasure of picnicking. Trust us, your vitamin D levels will thank you.

Visit a friend. Make a batch of cookies or pick up a six pack and use it as an excuse to drop by a friend's home for some good old fashioned catch-up.

Games. Remember when your ideal Friday was getting together with your siblings to play Life or Guess Who? Well guess what? You still can. Dust off those long-forgotten board games or drop by a thrift store and pick up a "new" one and get family/friends together for a little healthy competition. If things get really wild, you can even make Chex mix...

Bake. You know all those mouth-watering recipes you stay up late pinning but never seem to find the time to actually make? Take the opportunity to skip the bar and get cooking. Your family will thank you.

Netflix. One night at the movies can cost a single person upwards of \$25 if you spring for a soda and popcorn. Throw in a date and you've got a debt relief nightmare. Instead, explore your Netflix or local Redbox. For the same cost as the theater's you can feed a small army endless popcorn and best of all, wearing sweats is totally acceptable.

The library. Take an afternoon out of the noise and explore your local library. Bring a bookmark and your inside voice and prepare to explore worlds beyond your imagination. Don't forget your glasses.

Window shop. If the weather is right and the mood is bright, head to your local outdoor shopping center and try on, sample and taste. But word to the wise: leave your wallet at home. Those boutique clerks aren't as harmless as they appear.

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.



Cooking Without Credit

Nut Encrusted Halibut

Think fish is too complicated for a weeknight meal? Think again.



Directions

1. Heat oven to 400° at the time you'll be serving the fish.
2. Process nuts in food processor until finely chopped. Process Special K and coconut well crushed but not turned into powder.
3. Combine, then spread mixture onto a plate.
4. Mix egg well.
5. Dredge filets in flour, shake off excess flour. Then, dip filets into egg wash. Coat egg-washed fish with nut

Prep time: 15
minutes

1/2 c honey roasted
Peanuts*

Cook time: 15 minutes

4 6-oz fish filets (halibut,
bass, etc.)

1 c Special K cereal

1-2 eggs

1/2 c Coconut (Angel Flake)

milk

mixture.

6. Heat 1 T oil in pan over medium heat.

Sauté fish on all thicker sides until golden brown, but not cooked through.

At this point, you can refrigerate or freeze fish until you're ready to serve.

7. Move fish from stove to heated oven and bake for 6-10 minutes more, depending on the thickness of the filets.

8. Serve.

Laughing Matters

Q: How does an Australian tell the difference between a buffalo and a bison?

A: You can't wash your face in a buffalo.

Q: What is the difference between the words unlawful and illegal?

A: Unlawful means to break the law, illegal is a sick bird.

"Fashion designers Dolce & Gabbana have been sentenced to 20 months in jail for tax evasion. Their lawyers are appealing the sentence while Dolce & Gabbana are appealing the prison uniform. Orange is so last year." –Jimmy Fallon

Superior by the numbers

Last month we settled
\$2,884,700 for \$1,194,880 or
or 41 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://superiordebtrelease.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