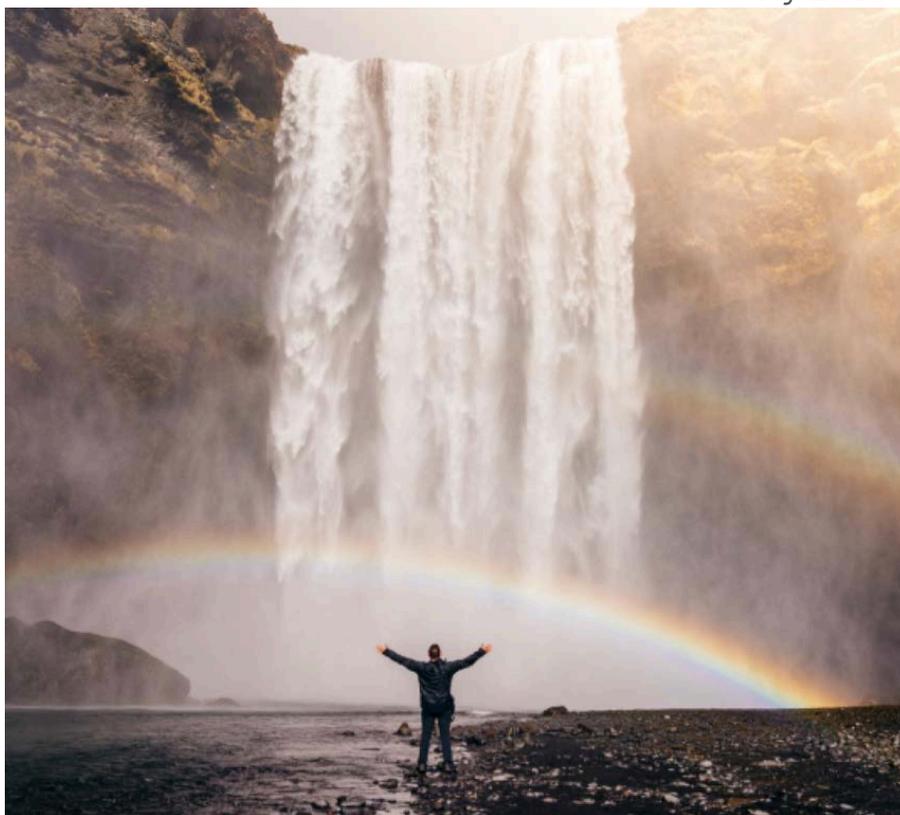


# Change Your Mind, Change Your Life



“Grateful souls focus on the happiness and abundance present in their lives and this in turn attracts more abundance and joy towards them.”

**-Stephen Richards**

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.](#)

Getting your life back from debt starts with destroying the poverty mentality.

A few years ago, a non-profit organization was working in neighborhoods with extremely high poverty rates in inner-city Chicago and New York. The organization had been visiting these neighborhoods for many years, handing out food, clothing, gifts for the holidays, etc. but it did not seem to be making a difference.

In an effort to improve their services, the organization decided to conduct a study. They sent several representatives around to speak with the people, to ask them what they thought they were good at, what they liked to do and what assets they had.

The non-profit never ended up having to design new services. By asking people to examine their strengths, their gifts, what they had versus what they were lacking, they had indirectly initiated a change in the neighborhood. People began to consider what they could do to improve their situation and what they were capable of. Businesses were created, connections made, initiatives taken, and change started to happen. All from a shift in mentality from poverty to power.

This isn't just a nice story. It's a real life lesson each of us can learn from to reform our finances and more importantly, our lives.

**Read the steps to Asset-Based Development on page 2.**

# Rethink Personal Poverty

Using the Asset-Based Personal Development steps, you'll be surprised at how wealthy you actually are.



**Debt can be paralyzing. The stress it puts on a person can cause them to think narrowly, to act on impulse, to feel less-than others and become obsessed with what they can't have. This mindset will destroy your every effort to make a change and improve your situation. It's time to try a different approach. The steps used in asset-based community development (from the story on page 1) can be applied to each of us as individuals and families, and offer us new eyes and the energy we need to make lasting change.**

**Conduct your own personal survey.** What are you good at? What do you like to do? What comes naturally to you and what do you do well? If nothing comes to mind, ask the people that know you best - your spouse, partner, kids, neighbors, best friends. Ask them for stories about when they realized you had a specific talent/knack/interest. For further exploration, check out resources like [Cliftons Strength Finder](#) for more insight into your gifts and strengths.

**Start with what you have.** Now that you've got a better sense of your skills, consider other assets you already have. A house? A working car? A strong relationship? A great internet connection? Your health? A garage full of tools? Access to a great park? Try to think outside of the box. You might surprise yourself with how wealthy you

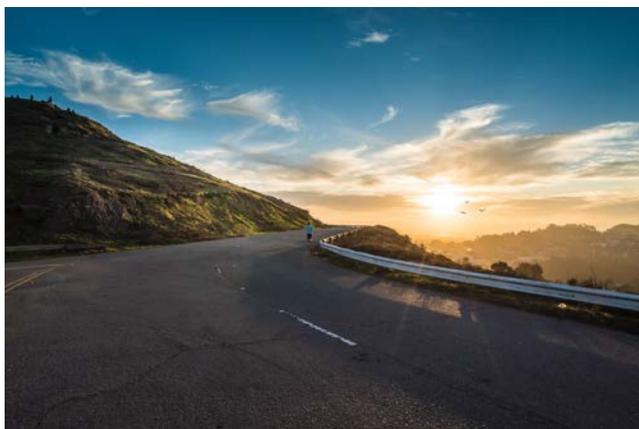
actually are.

**Make connections.** Consider the areas where what you have, what you're good at, and what you can learn align. Don't narrow it to vocational ideas - perhaps you have all you need to start a book club, help a friend work on their car or create something beautiful - these are all wonderful gifts that can be life-giving to you and the people in your community, not to mention incredibly helpful for killing the poverty mentality. Focusing on your strengths and assets might also be just what you need to get out of debt. Is there something you can or should be doing at work to capitalize on your strengths to get you that raise, promotion, extra sale? Do you have all you need to start a home-based daycare program? Could you be getting paid for something you already do or would like to do? For example, walking dogs, mowing lawns, watching a friend's child, working in a store/shop/restaurant you enjoy, repairing tears or rips in clothing? What about things you have that aren't being put to use. Could that tool collection be cleaned up and sold? Could that trunk full of old clothes be brought into a used-clothing store that pays?

**(Continued on next page.)**

**Make it a group effort.** One of the biggest lies debt will tell you is that you are alone in your poverty. Through these steps, we already know we aren't defined by poverty. But you still need to tackle the loneliness.

Let people in on what you're going through, discovering about yourself, considering starting. Do not give into the shame and isolation. If you've already begun to isolate yourself, it is not too late to make a change. Pick up the phone, ask a friend you let drift away out for coffee, make a point to go see your family - just do it. You cannot get out of debt or escape the



# Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. Be encouraged!

Lisa, from Connecticut

**What brought you to Superior?**

We had some income reduction over a few years and got behind in many of our credit card bills. We researched Consolidated Credit Counseling but after doing more research we discovered debt settlement and Superior and realized that this was the best solution for us.

**How many accounts did you have when you started and about how much debt?**

We had 7 accounts and a total of \$25,350.

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

Poor credit and never being able to bring our balances down with the high interest rates.

**How did being in the program change the**

**way you thought about money?**

We stopped spending money we didn't have, if we don't have the cash, we don't buy it now.

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

We will soon be free of that credit card debt and it has been a weight lifted off of us.

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

One!

**Do you have any advice for those just entering the program?**

Make sure you earmark enough of a windfall for taxes that need to be paid as a result of the settlements. \*

\*Many clients will not have to pay taxes on the 1099-Cs that they may receive for forgiveness of debt. Your member service rep will send you information regarding insolvency, and will be happy to explain it to you.

# Red, White and Blue Potato Salad

Patriotism never tasted so good.



## Ingredients

|   |                             |
|---|-----------------------------|
| 2 lbs baby red, gold and purple potatoes  | onion                       |
| 1 teaspoon course sea salt                | 1/2 cup mayonnaise          |
| 1 package of cooked bacon roughly chopped | 1/2 teaspoon dill           |
| 5 ounces of blue cheese                   | 1/4 teaspoon salt           |
| 1/2 cup chopped green                     | 1/4 teaspoon ground mustard |
|   | 1/2 teaspoon onion powder   |

## DIRECTIONS

Bring a large pot of water to boil over medium heat.

Chop the baby red potatoes into small 1 inch cubes, place into the boiling water, add in the course sea salt. Boil for approximately 15-20 minutes, or until the potatoes are soft and tender and able to be mashed with a fork.

Remove the pot from the heat and pour the potatoes into a strainer to drain out all the water. Place potatoes into a large bowl and allow to cool to room temperature, or place into the refrigerator to cool down. Once cooled add the bacon, cheese, and green onion.

In a small bowl combine the mayonnaise, dill, salt, ground mustard, and onion powder. Stir to combine. Add to the potatoes and stir until completely coated. Serve and enjoy!

## Laughing Matters

## Connect with Superior

"The FDA says it found 'serious health violations' at some Whole Foods stores and actually sent Whole Foods a warning letter. In response, Whole Foods shredded the letter, mixed it with some kale, and is now selling it for \$18 a pound." –Jimmy Fallon

"Burger King has merged a Whopper with a burrito to make a Whopperito. So take note, Donald Trump: THAT'S how you Make America Great Again!" –Conan O'Brien

"Ticketmaster is settling a class action lawsuit for overcharging customers. As part of the settlement, they're giving out \$5 million in free concert tickets. Obviously, minus a \$3.5 million processing fee." Stephen Colbert

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.

### 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).