



The Secrets to Better Sleep

And why it matters more than you think.

"I love sleep. My life has the tendency to fall apart when I'm awake, you know?"
—Ernest Hemingway

Have you ever lain awake at night, worried about finances? Or picked up a second job in the evening, sacrificing a few hours of shut-eye to make ends meet? Or maybe you've forgone the AC at night to save on the bill, only to find yourself tossing and turning, too hot to sleep?

You're not alone. Sleep is often the first thing that goes when we're under any sort of stress, financial pressure most definitely included. But while it may seem worth it in the short-term, it rarely actually is.

Sleep is how our body restores itself and rejuvenates, grows muscle, repairs tissue and synthesizes hormones. When sleep deprived, the brain loses its ability to function normally, causing short-term memory and cognitive functions to suffer, impacting your performance at almost everything. Long term effects of sleep deprivation include higher risk of chronic health problems like high blood pressure, heart disease, stroke and cancer. For people with hypertension, one night without enough sleep can cause elevated blood pressure all through the next day.

That being said, there are plenty of ways to change your sleep habits and improve the quality of the sleep itself without spending a dime on a new mattress or expensive pill. Read on for the top secrets for optimum sleep.

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The Seven Secrets to Better Sleep

#1. Exercise. There's just no getting out of this one. Exercise—even just a brisk walk—won't just trim you down, but it will also keep you up less often at night. Exercise boosts the effect of natural sleep hormones like melatonin, and also causes the body to actually feel tired. One thing to watch, however, is the timing of your workouts. Morning workouts are ideal, as they expose you to bright daylight first thing in the morning, helping set the natural circadian rhythm. Evening or night workouts can be too stimulating, and actually keep you from falling asleep.

#2. Start a sleep routine. Even in adulthood, a set of bedtime rituals can have a comforting effect, like reading a story and getting tucked in by your parents when you were younger. These rituals can help signal the body and mind that it's coming to be time for sleep. Try taking on a new sleep-coaxing habit, like drinking a hot cup of tea, taking a bath, or doing a relaxing yoga routine.

#3 Stop the stress. This can be a hard one, especially for someone dealing with the

stresses of debt. When the bills are piling up and the to-do list is too long for today, your worries have a habit of bubbling to the surface at night. Make a list of practices that alleviate stress for you, whether that be a meditation practice, kicking a ball around, a yoga class or art project, and commit to doing at least one every day.

#4 Establish a routine. Setting a regular bedtime and wake-up call can really have an impact on your body's circadian rhythm, which in turn will start to make going to bed and waking up at the right time a lot easier—your body will start to sync up and the routine will start to feel very natural.

#5 Don't stress the sleep as much. If you have problems getting to sleep, or wake up during the night and can't go back to sleep within 20-30 minutes, don't get frustrated. Instead, choose to do something restful like reading, listening to music or a jigsaw puzzle. The stress of not sleeping can actually keep you from falling back asleep, so try not to sweat it.

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#6 Power down before bed. Bright lights like those from a phone or laptop screen are triggers to our brain to wake up. There's also new research that suggests that any sort of screen usage in the hour before bed is likely to affect your sleep patterns and the depth of your sleep. Give yourself a screen-free hour before bed.

#7 Aromatherapy isn't crazy. The scent of lavender has noted benefits for sleep. According to The Wall Street Journal, women with insomnia fell asleep more easily after a sniff of lavender before bed.



Client of the Month

Each month we highlight an outstanding Superior client. We hope the story inspires you in your own journey out of debt.

Nancy from Massachusetts

Tell us something interesting about yourself?

I am an active 72 year old woman.

What brought you to Superior?

I needed to get rid of credit card debt.

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

I believe I had ten credit cards to pay for an approximate \$25,000+ of debt.

What was the hardest thing about being in debt?

Learning to live with less free cash.

How did being in the program change the way you thought about money?

If you stay with it you will see you can live without credit cards.

How has your life changed since being in the program? Debt free. No worries!

How many accounts do you have left to settle? None.

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

Stay with the program. It may seem longer than it should be, but you will be relieved in the end!

Simple Summer Pasta

A quick weeknight meal with tomatoes and spinach.

Ingredients

12 oz. bow-tie (farfalle) pasta
 4 tbsp. extra-virgin olive oil
 1 tbsp. minced garlic
 1 bag fresh spinach

½ tsp. each salt and pepper
 1 pt. cherry tomatoes
 ½ c. pine nuts or slivered almonds
 ¾ c. shredded Parmesan cheese



1. Cook the pasta according to package directions. Drain the pasta and return it to the pot.
2. Meanwhile, heat 1 Tbsp oil in a large skillet over medium heat. Add half the garlic and cook, stirring, for 1 minute. Add half the spinach and 1/4 tsp each salt and pepper and cook until spinach begins to wilt, 1 to 2 minutes. Add the remaining spinach and cook until beginning to wilt, 1 to 2 minutes; transfer to a plate.
3. Add the remaining 3 Tbsp oil and garlic to the skillet and cook, stirring, until garlic is golden brown. Add the tomatoes and 1/4 tsp each salt and pepper and cook until the tomatoes begin to soften, 1 to 2 minutes.
4. Add the tomatoes, spinach, nuts and cheese to the pasta and toss to combine.

Laughing Matters

Yesterday, the U.S. experienced a series of internet outages. Things got so bad we momentarily surpassed China in productivity." Conan O'Brien

"It was 119 degrees in Phoenix, Arizona, today. It was too hot to fly. They couldn't take off because I guess the wheels would melt on the tarmac. People were so desperate for air conditioning, dozens of them actually went to go see that "Baywatch" movie." Jimmy Kimmel

"How come there's no Knock Knock joke about America?

Because freedom rings."

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 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.