

We *Fight* For You.

At Superior Debt Services, we are passionate about going out of our way to fight for you. We work hard to get you great settlements, and onto a debt-free life.



Here at Superior Debt Services, we genuinely understand where you are – most of us have been there. We’ve dealt with excessive debt, bankruptcy, unemployment, and many other scenarios, and we get it. It is in this context that we employ a consumer advocate mindset. This means that we are proponents of that which is in your best interest. And, this is of huge value to you as a client! Here are a few of the ways we go out of our way to fight for you:

1) We employ good business practices. We make every possible effort to keep you updated on all

settlement offers and important information. On that note, if you continue to receive any account statements, assume that we are not receiving them. Send or fax them in as soon as possible. This information enables us to locate your accounts and contact the creditor or the collector as soon as there are enough funds accumulated for settlement. It is our goal to create a program that works for you.

2) Unlike other debt settlement companies, we provide free legal advice. Legal action on accounts is rare because it is the most

Sneak Peek:

[2] To Settle or not to Settle: How debt settlement can benefit all involved.

[3] Client of the Month: Robert; Fun in the Sun: Inexpensive ideas for summer fun.

[4] Consumer Happiness: Is it real or just a myth?; Refer-a-Friend; Our Blog Rocks; Recipe of the Month; Laughing Matters.

expensive form of collections. Nonetheless, when it does happen, we are one of the only debt settlement company that helps you through it. Other settlement companies would simply kick you out of their program. We go the extra mile to take care of you, and get your accounts settled.

3) We occasionally advance funds. In the case that you fall short of funds for a great settlement, but are close to the needed amount, we will occasionally advance some of the fees that you’ve paid us in order to help you reach the settlement. We then recoup those fees in the following months. However, *when* this happens it is an enormous privilege. It is not a right. No other debt settlement company does this. This is a huge way in which we fight for you.

4) Customer Service is a top priority. All of the above illustrate that customer service is a top priority for us. We go out of our way to help you get your finances in order; we fight for you.

To *Settle* or **not** to *Settle*: **Benefits of Settlement**

Debt settlement has had quite an interesting history! For many, the term 'debt settlement' has carried a negative connotation at the hands of unscrupulous companies that charged advance fees while hardly doing a bit of work. Even so, the actions of legitimate companies, like Superior Debt Services, are carving out a consumer advocate- minded industry. In the long run, debt settlement benefits all involved when practiced with the consumer's best interest in mind. Here's how:

First, a new FTC ruling that bans debt settlement professionals from charging fees before doing any work puts the breaks on untrustworthy business. With a new climate of consumer-advocacy, reputable companies are poised to offer a much-needed and even necessary service.

During a time when so many people find themselves struggling to make ends meet, debt settlement enables consumers to honor their debts to the best of their ability, instead of filing for bankruptcy. In this way, settlement benefits society at large, as it doesn't have to front the lost funds in higher costs.

Further, settlement is prepared to be a necessary service to all involved in the

Debt settlement has an important place!
"Approximately 85-90% of all charged-off debt goes uncollected, leaving the rest of us to pick up the tab. Imagine the benefit to society if those same people used debt settlement programs to repay the debt they incurred."
-Roger Knauf, former executive director of the Debt Buyer's Association

collection process. When consumers simply cannot pay on creditors' terms due to unforeseen circumstances, they are generally forced into bankruptcy. When this happens, everyone involved loses. Rather than forcing consumers into bankruptcy and losing astronomical amounts of money, creditors and collectors stand a higher chance of recovering lost funds by working with reputable settlement companies.

In this reality, debt settlement is a critical tool of consumer advocacy. Unemployment, plummeting home values, illness, and more all contribute to a poor economy. Why lose even more through bankruptcy? Debt settlement can truly benefit all involved.



Sans Settlement

- Many consumers would be forced into bankruptcy.
- Courts will continue to be clogged with bankruptcy cases and debt collector litigation.
- Society is left to pick up the tab in rising costs when consumers can't afford to pay their debt.
- Creditors and consumers lose money in bankruptcy.

-Or-



With Settlement

- Consumers who are willing and able to pay creditors via settlement reduce bankruptcy filings and recover funds for creditors that would've otherwise been lost.
- Debt settlement provides much-needed relief for consumers with extreme financial hardships.
- After settlement, consumers can begin the process of credit recovery.



Client of the Month

Our clients rock! Each month it is our privilege to honor an SDS client who chooses guts and commitment to the program in the face of extreme challenge. Debt settlement requires perseverance. We hope this story spurs you on in the face of your own challenges.

We are proud to honor Robert as June's client of the month. Despite intense medical and financial hardship, Robert consistently stays in touch with his MSR, and is always upbeat and a joy to speak with.

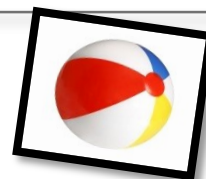
Though Robert struggled to make ends meet to begin with, his situation only worsened when his hours were cut in half. Even with Social Security income, he still struggles to make ends meet.

In addition to his financial constraints, Robert suffers from Chronic Obstructive

Pulmonary Disorder, and deals with emphysema, chronic bronchitis, and asthma on a daily basis. The medications he has to take eat up a huge chunk of his limited income. He takes one medication every twelve hours, and another every four hours. Robert has no other option than to be dependent on two expensive medications.

In the midst of financial and medical stressors, Robert continues to remain optimistic, and he makes every effort to contribute to the success of his program.

Fun *in* the Sun: Summer Activities *on* the Cheap



Summertime means more daylight and more outdoor time with friends and family. But all that extra activity often takes a toll on your wallet. Here are some summer activity ideas that won't drain already limited finances:

Search for free events. Do a quick search of local papers and city websites to see if there are any free events, like concerts, listed. Some cities offer community events at very little or no cost during the summer.

Have a traveling BBQ dinner. Rather than fronting all the costs for an outside dinner yourself, why not have a few friends host one part of the dinner at their house? For example, one person hosts appetizers, another dinner, and another dessert. It's a fun dinner experience. Or, you can have

friends bring individual dishes to your place.

Hike, walk, bike, or camp outside. This is an excellent way to enjoy the great outdoors without spending a ton. Spend even less by packing your own food and drinks.

Head to the Farmer's Market. Local farmer's markets are a great place to find fresh, local produce and other items. There are often free samples for you to enjoy as well.

Learn how to make something. Whether it's a garden, art, furniture, a recipe, or anything else, learn to make something new. Choose something with little cost for tools.

Head to a park. As simple as it sounds, spending an afternoon at a park playing sports or games with friends and family is a great experience, and it's free.



Consumer Happiness

Research shows that beyond having basic needs met, more money does little to make us happier. So how much does it take to make us happy?

Consumer happiness is the idea that making more money and consuming more ‘stuff’ leads to happiness. But is the idea of ‘consumer happiness’ real or is it a façade?

Studies do show that when basic needs *aren’t* met, additional money does add happiness. But beyond meeting basic needs, research shows that having more money and consumer items does nothing to elevate happiness.

In fact, when people rely on money to make them happy, it often ends up backfiring. Even purchasing too much of a normally affordable item can end up being a bad thing. The logic is that you feel good when you buy something small, so you may think, “I’ll buy more of those small things.” But when you think like this, you have to keep purchasing because that initial ‘high’ wears off. It’s like an addiction. In reality, material possessions can’t meet all of your

needs, all the time – especially if you have limited resources.

So how do you avoid the mindset that having a certain amount of ‘things’ will bring happiness? First, identify where pressures to buy come from in your life. Do you value experiences or things? Because good experiences tend to foster feelings of personal connection to something, marketers capitalize on this concept. Be aware of advertising messages that you hear daily, and which ones really affect you. Also, ask yourself if the item is really a need or just a want.

If time is money, how you spend your time matters. Strategize ways to cut expenses, and set priorities that focus your money and energy on stuff that truly matters to you.

Having your money in order enables it to work for you; but, don’t be fooled into believing that frivolous spending brings happiness.

Make Friends & Get Smart...



Refer-a-Friend

If you are interested in our Refer-a-Friend program, which offers great incentives, please contact one of our customer service representatives. Not available in all states.

Our Blog *Rocks*

To get more great tips on saving money, as well as a place to share your feedback, visit our blog at <http://blog.superiordebtrelease.com/>

Recipe of the Month

Frozen Chocolate Graham ‘Ice Cream’ Sandwiches

Ingredients:

- 20 whole chocolate graham crackers
- 1 (12 ounce) container of frozen whipped topping, thawed

To Create:

Break chocolate graham crackers into squares. Spread a thick layer of whipped topping on half of the squares and place another square on top to make a sandwich. Gently wrap in plastic wrap and freeze for 1 hour or until set.

Laughing Matters

A few moments after the daughter announced her engagement, her father asked, “Does he have any money?”

She replied, “Boy that’s funny. Mom was right. All men are alike because he asked the same thing about you!”